

**SUMMARY OF ENFORCEMENT ACTIONS AND NON-ENFORCEMENT ISSUED ACTIONS  
(ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF FINANCIAL  
PROTECTION AND INNOVATION**

**December 2024**

**ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Oak Smart Investment Ltd. Dba OakSmart <a href="http://www.oaksmart.com">www.oaksmart.com</a> Denver, Colorado	Desist and Refrain Order December 2, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Mark Anthony Sawyer MAS Financing San Jose, California	Accusation to Revoke California Financing Law License Accusation to Revoke Mortgage Loan Originator License Order to Discontinue Violations December 3, 2024	Unlawful California Financing Law and Mortgage Loan Originator Activity (Financial Code Sections 22714, 22712(a), 22156(a), 22161(a)(5), 22346(a) and 22701)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Redwood Escrow Services, Inc. Castrol Valley, California	Accusation to Revoke Escrow Agent License December 6, 2024	Unlawful Escrow Law Activity (Financial Code Section 17608)
Pacific Bank PLC Pittsburgh, Pennsylvania	Cease and Desist Order December 9, 2024	Unlawful Financial Institutions Law Activity (Financial Code Sections 560 and 562)
Bitbox International, Inc. <a href="https://bitboxatm.com">https://bitboxatm.com</a> Jupiter, Florida	Desist and Refrain Order December 11, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25403)
Analog Capital Partners LLC Houston, Texas	Settlement Agreement December 11, 2024	Unlawful Investment Adviser Activity Corporations Code Section 25242(c))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Khang's Lending Group, LLC dba Khang Lending <a href="http://www.khanglending.com">www.khanglending.com</a> <a href="mailto:info@khanglending.com">info@khanglending.com</a>  Houston, Texas	Desist and Refrain Order  December 11, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22100)
Best RM Group LLC  Muncie, Indiana	Consent Order  Order Revoking California Financing Law License  December 13, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22712)
GPS Capital Management, LLC Daniel Wu  Burlingame, California	Settlement Agreement  December 16, 2024	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232, 25210, 25532 and 25238)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Republic First National Corporation Rochester, Indiana	Notice of Petition for Reinstatement December 16, 2024	Unlawful California Financing Law Activity (Government Code Section 11522)
TF Wealth Management, LLC McKinney, Texas	Settlement Agreement December 16, 2024	Unlawful Investment Adviser Activity (Corporations Code Section 25242(c))
Edward D. Jones & Co., L.P. St. Louis, Missouri	Consent Order December 20, 2024	Unlawful Broker-Dealer Activity (Corporations Code Section 25252)
loanDepot.com, LLC Irvine, California	Order to Cease Harmful Activities and Violations of Law December 20, 2024	Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50513)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Cyco Financial Services Center, Inc. Santa Maria, California	Accusation in Support of Order Revoking California Deferred Deposit Transaction Law License of Respondent Cyco Financial Services Center, Inc.  December 20, 2024	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23007, 23048(b) and 23052)
Rialto Escrow Company Rialto, California	Accusation to Revoke Escrow Agent License  December 20, 2024	Unlawful Escrow Law Activity  (Financial Code Sections 17406, 17602.5 and 17608)
SALT Lending LLC Denver, Colorado	Consent Order  December 23, 2024	Unlawful California Financing Law Activity  (Financial Code Sections 22712, 22161 and 22104)
Lakeview Loan Servicing, LLC Pingora Loan Servicing, LLC Community Loan Servicing, LLC Bayview Asset Management, LLC  Coral Gables, Florida	Settlement Agreement and Consent Order  December 31, 2024	Unlawful California Residential Mortgage Lending Activity  (Financial Code Sections 50314, 50322 and 50321)

**NON-ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Joshua Lance Pico  Pasadena, California	Consent Order Granting Conditional MLO License  December 6, 2024	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Pure Lending Solutions  San Rafael, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Spark Master Fund, LP  Washington, DC	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lendvue Riverside, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Lenderedge LLC Newport Beach, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Wilson Financial Group, Inc. Carlsbad, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Circleup Credit Advisors LLC San Francisco, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Merchant Capital Group, LLC Miami, Florida	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Ocean Lending Home Loans, Inc. Mission Viejo, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Sixup Lending LLC San Francisco, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
CEO Home Corp. Irvine, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)



<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Versara Lending, LLC New York, New York	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Rapid Funders, Inc. San Jose, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Norcapital Lending Corporation Bend, Oregon	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Aztec Funding, Inc. Walnut Creek, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Lightspeed Mortgage, Inc. Encino, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Brookline LLC New York, New York	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Cozi Capital, LLC Los Angeles, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Premier Business Lending El Dorado Hills, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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JS Energy Corporation Los Angeles, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Digitamex LLC Parsippany, New Jersey	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Amardeep Singh Sandhu Lathrop, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Osama Farid Khoury Granada Hills, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Loan Works, Inc. Laguna Beach, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Oxford Priority Mortgage Inc. Sacramento, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Ready Commercial Capital Inc. San Jose, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Andres Zamora Clovis, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Avant Capital Solutions Del Mar, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Xila Financial Sacramento, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Innovative Real Estate Planning Group, Inc. Santa Ana, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Lisa Home Mortgage, LLC Philadelphia, Pennsylvania	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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David Ignacio Reyes Anaheim, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Forever ZZ LLC Diamond Bar, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Centurywide Group, Inc. Los Angeles, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Insight Mortgages LLC Downey, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Primary Access Funding LLC Royal Oak, Michigan	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Wise Financial LLC Fowler, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Renaissance Lenders, Inc. Pasadena, Maryland	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Walter Lazo LLC San Jose, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
USA Home Loans, LLC Farmington Hills, Michigan	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Westbury Finance LLC Orinda, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Goldrock Enterprises, LLC Monterey Park, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Kwick Funding LLC Sacramento, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)



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Capaxis Partners Fund I, LLC Truckee, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Primera Business Lending Arcadia, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Mountain West Mortgage LLC Bloomfield, Colorado	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Good Life Mortgage LLC Royal Oak, Michigan	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Equity Funders Inc. Pasadena, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
LoanSnap, Inc. Costa Mesa, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Coca-Cola Financial Corporation Atlanta, Georgia	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Britz AG Financial Co., Inc. Fresno, California	Order Summarily Revoking California Financing Law License  December 9, 2024	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Foursquare Financial Solutions Loan Fund Inc. La Crescenta, California</p>	<p>Consent Order December 10, 2024</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Sections 25532 and 25110)</p>
<p>Fatima Algasid Detroit, Michigan</p>	<p>Consent Order Granting Conditional MLO License December 20, 2024</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>David Anthony Duplessis II Irvine, California</p>	<p>Consent Order Granting Conditional MLO License December 24, 2024</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>Joel Martinez San Diego, California</p>	<p>Consent Order Granting Conditional MLO License December 30, 2024</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>