

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

**January 2025**

**ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Mark Anthony Sawyer dba MAS Financing  San Jose, California	Order Revoking California Financing Law License  Order Revoking Mortgage Loan Originator License  January 7, 2025	Unlawful California Financing Law and Mortgage Loan Originator Activity  (Financial Code Section 22714)
BSD Venture Capital I, LP BSD Venture Capital, LLC Bruce Doole Permanent Value, Inc. Bruce W and Susan L Doole Living Trust 2000  San Diego, California	Settlement Agreement  Order Revoking Investment Adviser Certificate of Permanent Value, Inc.  January 7, 2025	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232, 25532, 25110, 25230, 25238 and 25241)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
APN Escrow Services, Inc.  Aliso Viejo, California	Order Revoking Escrow Agent's License  January 8, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17207)
Cal Smart Escrow, Inc.  Glendale, California	Order Revoking Escrow Agent's License  January 8, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17207)
Empire Estates Escrow, Inc.  Rancho Cucamonga, California	Order Revoking Escrow Agent's License  January 8, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17207)
Block, Inc.  Oakland, California	Settlement Agreement and Consent Order  January 15, 2025	Unlawful Money Transmitter Act Activity  (Financial Code Section 2123)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lisa Home Mortgage, LLC  Philadelphia, Pennsylvania	Consent Order  January 16, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22107)
CEO Home Corp.  Santa Ana, California	Consent Order  January 16, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22107)
Career Excel LLC dba Professionstar  Newark, New Jersey	Desist and Refrain Order with Claim for Ancillary Relief and Order Assessing Penalties  January 17, 2025	Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90015 and 90012)
Royal Tea Taiwan Co., Ltd aka Gong Cha International Co., Ltd  Taiwan, Republic of China	Consent Order  January 21, 2025	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31110, 31406 and 31119(a))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Synapse Brokerage LLC  Parker, Colorado	Order Revoking Broker-Dealer Certificate  January 22, 2025	Unlawful Broker-Dealer Activity  (Corporations Code Section 25212)
HSB Capital Advisors LLC  Santa Ana, California	Settlement Agreement  January 22, 2025	Unlawful Investment Adviser Activity  (Corporations Code Section 25252)
Sarah S. Reznick  Lake Sherwood, California	Expungement Award  January 23, 2025	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25003, 25004 and 25241)
Pure Lending Solutions  San Rafael, California	Consent Order  January 24, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Sigue Corporation GroupEx Financial Corporation Guillermo de la Vina  Sylmar, California	Final Consent Order  January 27, 2025	Unlawful Money Transmitter Act Activity  (Financial Code Sections 2148, 2124 and 2120)
Gouda Premier Bank  Los Angeles, California	Cease and Desist Order  January 27, 2025	Unlawful Financial Institutions Law Activity  (Financial Code Sections 560 and 562)
Dispute Resolution Services dba Dispute Mediation Group  Eulless, Texas Northlake, Texas Fontana, California	Desist and Refrain Order and Order Assessing Penalties  January 27, 2025	Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90015(b), (c) and (d)(1))
Innovative Real Estate Planning Group, Inc.  Santa Ana, California	Consent Order  January 28, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Xila Financial  Sacramento, California	Consent Order  January 28, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22107)
Redwood Escrow Services Inc.  San Lorenzo, California	Order Revoking Escrow Agent's License  January 28, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17207)

**NON-ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Corey Wayne Lunn  Scottsdale, Arizona	Consent Order Granting Conditional MLO License  January 22, 2025	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Sprinkles Franchise Group LLC aka Sprinkles  Denver, Colorado	Consent Order  January 23, 2025	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31406, 21203 and 31122)
Gasket Guy Franchise Company, LLC dba Gasket Guy  Minneapolis, Minnesota	Consent Order  January 28, 2025	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31406 and 31110)
Brian Salmeron  Irvine, California	Consent Order Granting Conditional MLO License  January 22, 2025	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)