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

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

APN Escrow Services, Inc.	Order Revoking Escrow Agent's	Unlawful Escrow Law
	License	Activity
Aliso Viejo, California		
J /	January 8, 2025	(Financial Code Section
	0 4110-411	17207)
		17207)
Cal Smart Escrow, Inc.	Order Revoking Escrow Agent's	Unlawful Escrow Law
,	License	Activity
Glendale, California	Electific	7 ion vity
Giendale, Camorina	January 8, 2025	(Financial Code Section
	January 8, 2023	`
		17207)
Empire Estates Escrow, Inc.	Order Revoking Escrow Agent's	Unlawful Escrow Law
Empire Estates Escrow, me.	License	Activity
D	License	Activity
Rancho Cucamonga, California	0.2025	
	January 8, 2025	(Financial Code Section
		17207)
DI II	C vil	TI I CIM TO THE
Block, Inc.	Settlement Agreement and	Unlawful Money Transmitter
	Consent Order	Act Activity
Oakland, California		
	January 15, 2025	(Financial Code Section
		2123)
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20201		
Lisa Home Mortgage, LLC	Consent Order	Unlawful California Financing
		Law Activity
Philadelphia, Pennsylvania	January 16, 2025	
		(Financial Code Sections
		22712 and 22107)
		,
CEO Home Corp.	Consent Order	Unlawful California Financing
•		Law Activity
Santa Ana, California	January 16, 2025	, i
~ ··········	0 4110 411 7 10, 2020	(Financial Code Sections
		22712 and 22107)
		22/12 and 2210/)
Career Excel LLC dba	Desist and Refrain Order with	Unlawful California Consumer
Professionstar	Claim for Ancillary Relief and	Financial Protection Law
	Order Assessing Penalties	Activity
Newark, New Jersey		
Troward, Trow sersey	January 17, 2025	(Financial Code Sections
	various j 17, 2025	90015 and 90012)
		70013 and 70012)
Royal Tea Taiwan Co., Ltd aka	Consent Order	Unlawful Franchise Investment
Gong Cha International Co., Ltd		Law Activity
2015 2111 1110111111111111 201, 210	January 21, 2025	
Taiwan, Republic of China	Junuary 21, 2023	(Corporations Code Sections
Tarwan, republic of Clinia		31402, 31110, 31406 and
		31119(a))

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

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

Xila Financial	Consent Order	Unlawful California Financing
Zina i manorai		C
		Law Activity
Sacramento, California	January 28, 2025	
		(Financial Code Sections
		22712 and 22107)
		22/12 and 22107)
Redwood Escrow Services Inc.	Order Revoking Escrow Agent's	Unlawful Escrow Law
	License	Activity
San Lorenzo, California		•
Sun Borenzo, Cumornia	January 28, 2025	(Financial Code Section
	January 26, 2025	`
		17207)

NON-ENFORCEMENT ACTIONS

SUBJECT

ACTION

Corey Wayne Lunn

Consent Order Granting Conditional Mortgage Loan Originator License

Scottsdale, Arizona

January 22, 2025

(Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

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