

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

March 2025

ENFORCEMENT ACTIONS

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|---|--|
| Valley Escrow, Inc. Adrian J. Orozco Sandra Hernandez Granada Hills, California | Order Barring Adrian J. Orozco from any Position of Employment, Management, or Control of any Escrow Agent Pursuant to Consent Order Order Revoking Escrow Agent's License Pursuant to Consent Order March 6, 2025 | Unlawful Escrow Law Activity (Financial Code Sections 17210 and 17406) |
| Mission Capital, LLC New York, New York | Desist and Refrain Order March 10, 2025 | Unlawful California Financing Law Activity (Financial Code Section 22100) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|--|---|
| Escrow Avenue, Inc. Lake Arrowhead, California | Accusation to Revoke Escrow Agent's License March 10, 2025 | Unlawful Escrow Law Activity (Financial Code Section 17608) |
| Rialto Escrow Company Rialto, California | Settlement Agreement March 10, 2025 | Unlawful Escrow Law Activity (Financial Code Sections 17405 and 17406) |
| MT Escrow, Inc. Port Hueneme, California | 1) Order Revoking Escrow Agent's License; 2) Order Imposing Penalties March 10, 2025 | Unlawful Escrow Law Activity (Financial Code Section 17608) |
| Agape Escrow Chino, California | Order Revoking Escrow Agent's License March 12, 2025 | Unlawful Escrow Law Activity (Financial Code Section 17608) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|--|---|
| Hedonova LLC Hedonova Research LLC Alexander Cavendish | Order Barring Alexander Cavendish from any Position of Employment, Management, or Control of any Investment Adviser, Broker-Dealer, or Commodity Adviser March 14, 2025 | Unlawful Investment Adviser Activity (Corporations Code Section 25232.1) |
| Adam Wayne Lancaster Chandler, Arizona | Accusation to Revoke Mortgage Loan Originator License of Adam Wayne Lancaster March 17, 2025 | Mortgage Loan Originator License (Financial Code Section 50513(a)(1) and (a)(2)) |
| Mia Share, Inc. Sandy, Utah | Consent Order March 17, 2025 | Unlawful Student Loan Servicing Act Activity (Financial Code Sections 28160 and 28102) |
| Magister Capital Management LLC Carlos Zapata San Ramon, California | 1. Desist and Refrain Order; 2. Accusation to Revoke Magister Capital Management LLC's Investment Adviser Certificate; and 3. Notice of Intent to Issue Order Levying Administrative Penalties March 18, 2025 | Unlawful Investment Adviser Activity (Corporations Code Sections 25232, 25252 and 25532) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|---|--|
| Statewide Escrow, Inc. Encino, California | Order to Discontinue Escrow Activities March 19, 2025 | Unlawful Escrow Law Activities (Financial Code Section 17415) |
| Herbert Kerner Smith | Expungement Denied March 20, 2025 | Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241) |
| loanDepot.com, LLC | Order Withdrawing Order to Cease Harmful Activities and Violations of Law March 20, 2025 | Unlawful California Residential Mortgage Lending Act Activity (Financial Code Section 50513) |
| Freedom Flip Investments I, LLC John Raphael Marty Sacramento, California | Consent Order March 21, 2025 | Unlawful Offer and Sale of Securities (Corporations Code Sections 25252(a) and 25532) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|---|---|
| CreditNinja Lending, LLC dba CreditNinja Chicago, Illinois | Accusation to Revoke California Finance Lender License March 22, 2025 | Unlawful California Financing Law Activity (Financial Code Section 22714(a)) |
| Clear Choice Lending, LLC dba Quick Title Loans EXZ Car Title South Gate, California Wilmington, California | Accusation to Revoke California Finance Lender License March 24, 2025 | Unlawful California Financing Law Activity (Financial Code Section 22714(a)) |
| Nufinishpro Franchising LLC dba Nufinishpro Brett J. Davis San Diego, California Henderson, Nevada | Consent Order March 24, 2025 | Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31119, 31150, 31201, 31109.1 and 31406) |
| James Delgado San Clemente, California | Desist and Refrain Order March 27, 2025 | Unlawful Escrow Law Activity (Financial Code Section 17403) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|--|---|
| Joseph Kirkland Santa Barbara, California | Accusation in Support of Order Barring Joseph Kirkland from any Position of Employment, Management, or Control of any Broker-Dealer or Investment Adviser March 27, 2025 | Unlawful Broker-Dealer Activity (Corporations Code Sections 25212 and 25213) |
| Central Fiscal Service, LLC Los Angeles, California | Consent Order March 28, 2025 | Unlawful Debt Collection Licensing Act (Financial Code Sections 90015(d)(1) and 90003(a)(1) and (a)(2)) |

NON-ENFORCEMENT ACTIONS

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|---|--|
| Mason Charles Pugh Reistertown, Maryland | Consent Order Granting Conditional MLO License March 11, 2025 | Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4) |