

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

August 2025

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Cass Consulting Group Anaheim, California</p>	<p>Settlement Agreement August 4, 2025</p>	<p>Unlawful Debt Collection Law Act Activity (Financial Code Sections 90015(d), 90003(a)(1), 100021(a) and 90003(a)(2))</p>
<p>Stella Advisors LLC John Gilbert Marshall, Jr. Seth William Chandler Stella Capital, LLC Stella Senior Living, LLC San Francisco, California San Rafael, California</p>	<p>1. Accusation to Revoke Investment Adviser Certificate of Stella Advisors LLC; 2. Accusation to Bar John Gilbert Marshall, Jr. and Seth William Chandler from any Position of Employment, Management or Control of any Investment Adviser, Broker Dealer or Commodity Adviser; 3. Notice of Intention to Levy Administrative Penalties; and 4. Desist and Refrain Order August 5, 2025</p>	<p>Unlawful Investment Adviser Activity (Corporations Code Sections 25232, 25232.1, 25252 and 25532)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Insight Financial, LLC St. Petersburg, Florida	Settlement Agreement August 6, 2025	Unlawful Debt Collection Law Act Activity (Financial Code Sections 90015(d), 90003(a)(1), 100021(a) and 90003(a)(2))
EFFI Finance, Inc. Newport Beach, California	Consent Order August 6, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b) and 22715)
Unity Lender LLC Danville, California	Consent Order August 7, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b) and 22715)
Yessenia Bocanegra aka Yessenia Gonzalez Yessenia Hernandez Gonzalez Yessenia Garcia Bakersfield, California	Settlement Agreement August 7, 2025	Unlawful Escrow Law Activity (Financial Code Section 17423)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Republic First National Corporation Rochester, Indiana	Order Granting Petition for Reinstatement and Reinstating License August 11, 2025	Unlawful California Financing Law Activity (Government Code Section 11522)
K1 Speed Franchising, Inc. Irvine, California	Consent Order August 12, 2025	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406, 31110, 31200 and 31201)
Shao Bank www.shaobank.com Central, Hong Kong London, England	Desist and Refrain Order and Cease and Desist Order August 13, 2025	Unlawful Offer and Sale of Securities and Unlawful Financial Institutions Law Activity (Corporations Code Sections 25110 and 25401) (Financial Code Sections 560, 561 and 562)
Optimus VIP www.optimus.vip	Desist and Refrain Order August 13, 2025	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Fintoch LLC www.fintoch.com Morgan DF Fintoch LLC Sacramento, California	Desist and Refrain Order August 13, 2025	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Beonbit Pty Ltd. www.beonbit.com Brisbane City, Australia	Desist and Refrain Order August 13, 2025	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Mortgage Mate LLC Mesquite, Nevada	Consent Order August 13, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b) and 22715)
Caliber Home Loans, Inc. Coppell, Texas	Settlement Agreement Order Rescinding Order to Discontinue Violations Order Rescinding Order to Refund Excessive Per Diem Interest Charges August 18, 2025	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50204(o) and 50504(o))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Silvershark, Inc. dba Fundora Funding Ryan Wilcox Woodland Hills, California</p>	<p>Settlement Agreement August 25, 2025</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))</p>
<p>American Saving Center Prabjoot Singh Naroo Manjinder Singh Woodland Hills, California</p>	<p>Citation: (1) Citations 1-5; (2) Desist and Refrain Order; (3) Order Assessing Administrative Penalties; and (4) Claim for Ancillary Relief August 25, 2025</p>	<p>Unlawful California Check Sellers, Bill Payers and Proraters Law Activity (Financial Code Sections 12107(a), 12107(b), 12107(d), 12105(b), 12105(e), 12106(e), 12200, 12315, 12315.1, 12321 and 12322)</p>
<p>CapitalJ, Inc. dba Juno San Francisco, California</p>	<p>1. Desist and Refrain Order; 2. Claim for Ancillary Relief; and 3. Notice of Intent to Issue Order Assessing Administrative Penalties August 27, 2025</p>	<p>Unlawful Offer and Sale of Securities (Corporations Code Sections 25252 and 25532)</p>

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jesse Anne Chappell San Clemente, California	Consent Order Granting Conditional MLO License August 5, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Rosemary McGinley Fort Washington, Pennsylvania	Consent Order Granting Conditional MLO License August 20, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Steven Randall Brian Lewis Santa Barbara, California	Consent Order Granting Conditional MLO License August 21, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Samantha Jessica Pena Granite Bay, California	Consent Order Granting Conditional MLO License August 22, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Matthew Thomas Oliver Huntington Beach, California	Consent Order Granting Conditional MLO License August 27, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
James Jerome Llorico Mesa, Arizona	Consent Order Granting Conditional MLO License August 28, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)