

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

October 2025

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Coin Time, LLC Sacramento, California	1) Desist and Refrain Order 2) Claim for Ancillary Relief 3) Notice of Intent to Issue an Order Assessing Penalties October 6, 2025	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90003(a)(1) and (2), 90012(b)(3) and 90015(c))
Restitution Brands LLC dba Terrapass Houston, Texas	Amended Consent Order October 6, 2025	Unlawful California Commodity Law Activity (Corporations Code Sections 29542, 29536 and 29540)
Lendflow, Inc. Austin, Texas	Consent Order October 8, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22161 and 22161)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Chainlink Services LLC Amherst, California	Accusation to Revoke DCLA License October 10, 2025	Unlawful Debt Collection Law Act Activity (Financial Code Sections 100021(a), 100003.3(b)(6), 100003(b)(3), 100003.3(b)(1) and (b)(6))
Golden Sunset Escrows, Inc. Glendora, California	Accusation to Revoke Escrow Agent's License October 13, 2025	Unlawful Escrow Law Activity (Financial Code Section 17608)
Grow Escrow, Inc. Parham Zar Beverly Hills, California	Accusation to Revoke Escrow Agent License Accusation in Support of Order Barring Parham Zar from any Position of Employment, Management, or Control of any Escrow Agent's October 15, 2025	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1), (b) and (c), 17411, 17411.1 and 17213.1 and 17423)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Flagship Credit Acceptance LLC Chadds Ford, Pennsylvania	Settlement Agreement October 16, 2025	Unlawful California Financing Law Activity (Financial Code Sections 90015(d)(1), 90003 and 90012(b)(2))
Apoyo Financiero Inc. Concord, California	Consent Order October 17, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22304.5 and 22306)
David Katz III	Expungement Order Denied October 18, 2025	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
Stifel, Nicolaus & Company, Inc. St. Louis, Missouri	Consent Order October 20, 2025	Unlawful Broker-Dealer Activity (Corporations Code Sections 25212(i), 25249, 25254(a) and 25252)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Caris Investment Partners, Inc. Darren J. Caris Encinitas, California	Settlement Agreement October 21, 2025	Unlawful Investment Adviser Activity (Corporations Code Sections 25532 and 25235)
Suppa, Trucchi & Henein, LLP Covina, California	Settlement Agreement October 21, 2025	Unlawful Debt Collection Law Activity (Financial Code Sections 90015(d), 90003(a)(1), 100021(a) and 90003(a)(2))
Dboss Funding, LLC Lauderhill, Florida	Statement of Issues in Support of Notice of Intention to Issue an Order Denying Application for California Financing Law License October 21, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22100(a) and 22109(a)(3))
TranZlanta Financial Services, LLC Lacey, Washington	Cease and Desist Order October 22, 2025	Unlawful Money Transmission Act Activity (Financial Code Section 2030)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Andre Shane Vanhorn	Expungement Order Denied October 22, 2025	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
LSGT Services, LLC dba Coinhub Las Vegas, Nevada	Consent Order October 30, 2025	Unlawful Digital Financial Assets Law and California Consumer Financial Protection Law Activity (Financial Code Sections 90015(d)(1), 90003(a)(1), 3902, 3904, 3905(a), 3905(b)(1) and (8), 90012(c) and 900012(b)(3))

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Craig Murphy Las Vegas, Nevada	Consent Order Granting Conditional MLO License October 8, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
G & F Financial, Inc. Riverside, California	Accusation Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order October 8, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22112, 22714 and 22712)
Jose Alberto Rodriguez Aguayo Irvine, California	Consent Order Granting Conditional MLO License October 9, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Value Resources Financial Group, LLC Narriman Haddad-Diep Norco, California	Order to Discontinue Violations October 23, 2025	Unlawful Investment Adviser Activity (Corporations Code Section 25249)