

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

**November 2025**

**ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Directions Equity, LLC  San Antonio, Texas	Consent Order  November 4, 2025	Unlawful California Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50323, 50124(a)(2), 50204(o), 51024(a)(2) and 50314(a))
CreditNinja Lending, LLC dba CreditNinja KMD Partners, LLC  Chicago, Illinois	Settlement Agreements  November 5, 2025	Unlawful California Financing Law and California Deferred Deposit Transaction Law Activity  (Financial Code Sections 22712, 22161(a)(1), 22303, 22304, 22304.5, 22305, 22320.5, 23050, 23036(e) and 23045)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Clear Choice Lending, LLC dba Quick Title Loans EXZ Car Title  South Gate, California  Wilmington, California	Settlement Agreement  November 5, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712, 22161(a)(1), 22303, 22304, 22304.5, 22305, 22320.5, 22337, 22346, 22161, 22320, 22601, 22200, 22201, 22306, 22307, 22156, 22336(a), 22308, 22309, 22202 and 22329)
Capital Alliance Group  Irvine, California	Order Revoking License  November 6, 2025	Unlawful California Financing Law Activity  (Financial Code Section 22714)
Beverly Jane Stickler  Arroyo Grande, California	Accusation in Support of Order Barring Respondent from any Position of Employment, Management, or Control of any Escrow Agent  November 6, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17423)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>I Fund Cities LLC Philadelphia, Pennsylvania</p>	<p>Desist and Refrain Order</p> <p>Stipulation to Entry of Desist and Refrain Order, and Payment of Penalties</p> <p>Order Conditionally Granting Petition for Reinstatement</p> <p>November 6, 2025</p> <p>Order Granting Petition for Reinstatement and Reinstating License</p> <p>November 13, 2025</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22100, 22155, 22712)</p> <p>(Government Code Section 11522)</p>
<p>Calafia Bank and Trust Madaline Tiggle Riverside, California</p>	<p>Cease and Desist Order</p> <p>November 7, 2025</p>	<p>Unlawful California Financial Institutions Law Activity</p> <p>(Financial Code Sections 560 and 562)</p>
<p>Timothy Robert Dixon San Mateo, California</p>	<p>Expungement Order Denied</p> <p>November 11, 2025</p>	<p>Unlawful Broker-Dealer Activity</p> <p>(Corporations Code Sections 25003, 25004 and 25241)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ralph Gerard Adamo  Ladera Ranch, California	Expungement Order Denied  November 12, 2025	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25003, 25004 and 25241)
Lisa Elaine McGuire  Palmdale, California	Accusation to Bar Lisa Elaine McGuire from any Employment, Management, or Control of any Escrow Agent  November 13, 2025	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Eng Taing Touzi Capital, LLC  Walnut, California	Desist and Refrain Order  November 13, 2025	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Jorge Mario Uribe Park 49 Inc. dba Park 49 Park49.com <a href="mailto:mario@park49.com">mario@park49.com</a> <a href="mailto:jmu@park49.com">jmu@park49.com</a>  New York, New York	Desist and Refrain Order  November 17, 2025	Unlawful California Financing Law Activity  (Financial Code Section 22100)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Driven Escrow Services, Inc. Anthony Baez  Orange, California	Accusation to Revoke Escrow Agent's License  Accusation in Support of Order Barring Respondent from any Position of Employment, Management, or Control of any Escrow Agent  November 18, 2025	Unlawful Escrow Law Activity  (Financial Code Sections 17423, 17608 and 17602.5)
Thermo Fisher Financial Services Inc.  Waltham, Massachusetts	Consent Order  November 20, 2025	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22100)
Toltec Capital LLC Bernardo Mendia-Alcaez  San Francisco, California	Desist and Refrain Order  November 25, 2025	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Grow Escrow, Inc. Parham Zar  Beverly Hills, California	Order Revoking Escrow Agent's License  Order Barring Parham Zar from any Position of Employment, Management, or Control of any Escrow Agent  November 26, 2025	Unlawful Escrow Law Activity  (Financial Code Sections 17608 and 17423)

**NON-ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lam Securities Investments, Inc.  San Francisco, California	Order Revoking Investment Adviser Certificate of Lam Securities Investments, Inc.  November 12, 2025	Unlawful Investment Adviser Activity  (Corporations Code Section 25232.3)
Capital Consultants, LLC  Burbank, California	Order Revoking Investment Adviser Certificate of Capital Consultants, LLC  November 12, 2025	Unlawful Investment Adviser Activity  (Corporations Code Section 25232.3)