

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

December 2025

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ronald Eugene Happe Main Street Associates, Inc. aka Main Street Capital Partners Fair Oaks, California	Desist and Refrain Order December 1, 2025	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Bruce Hutchison Desert Hot Springs, California	1. Accusation in Support of Order to Bar Bruce Hutchison, from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser; and 2. Desist and Refrain Order December 1, 2025	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1, 25252 and 25532)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Central Fiscal Service, LLC Los Angeles, California</p>	<p>Order Summarily Revoking Debt Collection Licensing Act License December 1, 2025</p>	<p>Unlawful Debt Collection Licensing Act Activity (Financial Code Sections 90005(d) and 90015(d)(1))</p>
<p>Escrow Technologies, Inc. Northridge, California</p>	<p>Notice and Summary of Findings December 5, 2025 Demand for and Order Taking Possession of the Trust Funds and Escrow Records of Escrow Technologies, Inc. Order Appointing Blake C. Alsbrook Conservator Order to Discontinue Escrow Activities December 8, 2025</p>	<p>Unlawful Escrow Law Activity (Financial Code Sections 17621, 17630 and 17415)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
David Ament DRA International, Inc. Peak Performance Global Equity, LLC San Francisco, California	1. Desist and Refrain Order; 2. Claim for Ancillary Relief; 3. Notice of Intent to Issue Order Levying Administrative Penalties December 10, 2025	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Dennis Chen San Ramon, California	Settlement Agreement December 12, 2025	Unlawful Investment Adviser Activity (Corporations Code Sections 25213, 25532, 25210, 25216 and 25252)
Beverly Jane Stickler Tulare, California	Order Barring Beverly Jane Stickler from any Position of Employment, Management, or Control of any Escrow Agent December 15, 2025	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and (a)(2))
Dboss Funding, LLC Lauderhill, Florida	Order Denying Application for California Financing Law License December 15, 2025	Unlawful California Financing Law Activity (Financial Code Section 22100(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Craig Elliot Savage Atlanta, Georgia	Expungement Order Denied December 15, 2025	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
Mark William Thatcher Bermuda Dunes, California	Expungement Order Denied December 17, 2025	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
Patrick Terrance Donlon Greenwood Village, Colorado	Settlement Agreement and Consent Order December 18, 2025	Mortgage Loan Originator License (Financial Code Section 50321)
Vincent Pejman Mehdizadeh aka Vince Zadeh aka Pejman Vince Zadeh Jaime Emmanuel Ortega THC Express Los Angeles, California Las Vegas, Nevada	Desist and Refrain Order December 19, 2025	Unlawful Offer and Sale of Securities (Corporations Code Section 25130)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>ApplePie Capital Funding Solutions, LLC Plymouth, Michigan</p>	<p>Consent Order December 19, 2025</p>	<p>Unlawful California Financing Law Activity (Financial Code Section 22712)</p>
<p>Derek Scott Tubbs Madison, Wisconsin Cleveland, Ohio</p>	<p>Accusation December 26, 2025</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 50513(a)(1), 50204(k) and (j), 50141(a)(3) and 50513(a)(1)-(2))</p>
<p>CrossCountry Mortgage, LLC Cleveland, Ohio</p>	<p>Consent Order December 26, 2025</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22712, 50321, 22100 and 50002.5)</p>
<p>Fairway Independent Mortgage Corporation Madison, Wisconsin</p>	<p>Consent Order December 31, 2025</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22712, 50321, 22100 and 50002.5)</p>

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ronald Nilo Galmarini Tampa, Florida	Consent Order Granting Conditional MLO License December 2, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Gabriel Vizcarra Los Angeles, California	Consent Order Granting Conditional MLO License December 8, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Home Pad Lending LLC Phoenix, Arizona	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License Order Withdrawing Notice of Intention to Issue Order Revoking December 8, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Daiho Capital LLC Irvine, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License December 9, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
BWWP, LLC dba Boracchia Wiviott Wealth Partners LLC Lea L. Wiviott Boracchia Marc A. Boracchia Palm Desert, California	Statement in Support of Order to Discontinue Violations Order to Discontinue Violations December 9, 2025	Unlawful Investment Adviser Activity (Corporations Code Section 25249)
JHS Lending Services, Inc. San Luis Obispo, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License December 12, 2025 Order Withdrawing Notice of Intention to Issue Order Revoking California Financing Law License December 22, 2025	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mortgage Financial Freedom L.L.C. Sacramento, California	Order Revoking California Financing Law License December 12, 2025	Unlawful California Financing Law Activity (Financial Code Section 22714)
Tinishia Danielle Wilcox Las Vegas, Nevada	Consent Order Granting Conditional MLO License December 18, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Uyen Phuong Thi Nguyen San Ramon, California	Consent Order Granting Conditional MLO License December 19, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
James Carnell Lowery Jr. North Hollywood, California	Consent Order Granting Conditional MLO License December 23, 2025	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)