

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

January 2026

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Shane Patrick Fleming II Cleveland, Ohio	Citation and Desist and Refrain Order January 8, 2026	Mortgage Loan Originator License (Financial Code Sections 50002(d), 50320 and 50501.5)
Andrew Christopher Johnson Cleveland, Ohio	Citation and Desist and Refrain Order January 8, 2026	Mortgage Loan Originator License (Financial Code Sections 50002(d), 50320 and 50501.5)
Zukre, Inc. Yone Aracely Lopez-Rios aka Yonie Araceli Lopez Yone A. Lopez Yone A. Rios Erwing J. Cuevas Diaz Cudahy, California	Desist and Refrain Order January 13, 2026	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Nexo Capital Inc. Cayman Islands	Consent Order January 14, 2026	Unlawful California Financing Law Activity (Financial Code Section 22100)
Sinto Shield San Francisco, California Plano, Texas Lewisville, Texas Cando, North Dakota	Desist and Refrain Order and Notice of Intent to Issue Order Levying Administrative Penalties January 16, 2026	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90012 and 90015)
Evergreen ATM, LLC dba Getcoins Reno, Nevada	Consent Order January 16, 2026	Unlawful Digital Financial Assets Law Activity (Financial Code Sections 90015(d)(1), 90003(a)(1), 3902, 3904, 3905(a) and 3905(b)(1) and (8))
Tyler William Pratt La Jolla, California	Order Denying Petition to Vacate Arbitration Award January 17, 2026	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
ACM North, LLC Mark Anthony Sawyer Las Vegas, Nevada San Jose, California	Desist and Refrain Order January 20, 2026	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Del Sur Corporation dba Camino Real Mortgage Bankers Northridge, California	Accusation January 21, 2026	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50120, 50123, 50130, 50200, 50307, 50307.2, 50326, 50401, 50327 and 50311)
Yone Aracela Lopez-Rios aka Yonie Araceli Lopez Yone A. Lopez Yone A. Rios Tequila Los Generales B.A.R., Inc. Los Lopez Tequila B.A.R. & Spirits, Inc. Downey, California	Desist and Refrain Order January 26, 2026	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lending Buddy LLC New York, New York	Order Rescinding Final Order Revoking License Pursuant to Consent Order January 27, 2026	Unlawful California Financing Law Activity (Financial Code Section 22159)
BWWP, LLC dba Boracchia Wiviott Wealth Partners LLC Lea L. Wiviott Boracchia Marc A. Boracchia Palm Desert, California	Amended Statement in Support of Order to Discontinue Violations Amended Order to Discontinue Violations January 29, 2026	Unlawful Investment Adviser Activity (Corporations Code Section 25249)
Superior Loan USA www.superiorloanusa San Francisco, California	Desist and Refrain Order January 30, 2026	Unlawful California Financing Law Activity (Financial Code Section 22100)
Adam Wayne Lancaster Chandler, Arizona	First Amended and Supplemental Accusation to Revoke Mortgage Loan Originator License and to Bar Adam Wayne Lancaster January 30, 2026	Mortgage Loan Originator License (Financial Code Sections 50513(a)(1) and (a)(2) and 50318(a)(1))

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Amend Finance, LLC San Diego, California</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support</p> <p>January 5, 2026</p> <p>Order Summarily Revoking Covered Person Registration(s) for Non-Payment of an Annual Registration Fee</p> <p>January 16, 2026</p>	<p>Unlawful California Consumer Financial Protection Law Activity</p> <p>(Financial Code Sections 90012(c) and 90015(c))</p> <p>(Code of Regulations title 10, section 1040(d))</p>
<p>American Advantage Debt Consolidation Inc. Anaheim Hills, California</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support</p> <p>January 5, 2026</p> <p>Order Summarily Revoking Covered Person Registration(s) for Non-Payment of an Annual Registration Fee</p> <p>January 16, 2026</p>	<p>Unlawful California Consumer Financial Protection Law Activity</p> <p>(Financial Code Sections 90012(c) and 90015(c))</p> <p>(Code of Regulations title 10, section 1040(d))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Omega Debt Relief, Inc. Laguna Niguel, California</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support</p> <p>January 5, 2026</p> <p>Order Summarily Revoking Covered Person Registration(s) for Non-Payment of an Annual Registration Fee</p> <p>January 16, 2026</p>	<p>Unlawful California Consumer Financial Protection Law Activity</p> <p>(Financial Code Sections 90012(c) and 90015(c))</p> <p>(Code of Regulations title 10, section 1040(d))</p>
<p>Thunderbird Collection Specialists, Inc. Scottsdale, Arizona</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support</p> <p>Order Summarily Revoking Covered Person Registration(s) for Non-Payment of an Annual Registration Fee</p> <p>January 7, 2026</p>	<p>Unlawful California Consumer Financial Protection Law Activity</p> <p>(Financial Code Sections 90012(c) and 90015(c))</p> <p>(Code of Regulations title 10, section 1040(d))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>American Revenue Management Oakland, California</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support</p> <p>Order Summarily Revoking Debt Collection Licensing Act License</p> <p>January 7, 2026</p> <p>Final Order Assessing Administrative Penalties</p> <p>January 26, 2026</p>	<p>Unlawful Debt Collection License Act Activity</p> <p>(Financial Code Sections 90012(b) and (c), 90015(c) and 100020(d))</p>
<p>RockItCoin, LLC Chicago, Illinois</p>	<p>Consent Order</p> <p>January 13, 2026</p>	<p>Unlawful Digital Financial Assets Law Activity</p> <p>(Financial Code Sections 3403(a)(1), 3902 and 3407)</p>
<p>Alicia Castro Ramirez Granite Bay, California</p>	<p>Consent Order Granting Conditional MLO License</p> <p>January 20, 2026</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Daniel Richard Frederick Lake Forest, California	Consent Order Granting Conditional MLO License January 21, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Uriah John Edward Molle Irvine, California	Consent Order Granting Conditional MLO License January 21, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Larry Lorenzo Nickson Cleveland, Ohio	Consent Order Granting Conditional MLO License January 21, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Eneyda Isabela Zamaniego Riverside, California	Consent Order Granting Conditional MLO License January 21, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Eduardo Perez Lake Forest, California	Consent Order Granting Conditional MLO License January 21, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Ramon Ortiz Clovis, California	Consent Order Granting Conditional MLO License January 23, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Kay S Lee San Jose, California	Consent Order Granting Conditional MLO License January 27, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Coinme Inc. Seattle, Washington	Consent Order January 30, 2026	Unlawful Digital Financial Assets Law Activity (Financial Code Sections 3403(a)(1), 3904 and 3905(b)(1) and 3407)