

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

**February 2026**

**ENFORCEMENT ACTIONS**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Unchained Capital, Inc.  Austin, Texas	Consent Order  February 2, 2026	Unlawful California Financing Law Activity  (Financial Code Section 22712(a))
Guaca-Mole Holdings, LLC  Fort Meyers, Florida	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Claim for Ancillary Relief  February 2, 2026	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31406 and 31408)
Aaron Jason Werner  Tarzana, California	Expungement Order Denied  February 2, 2026	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25003, 25004 and 25241)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Luna Capital Investments LLC  Luna Capital Fund, LP  Michael Mazzota  Travis Gough</p> <p>San Francisco, California  San Diego, California</p>	<p>1. Amended Accusation in Support of Order to Bar Michael Mazzota and Travis Gough from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser;  2. Amended Notice of Intent to Issue Order Levying Administrative Penalties;  3. Amended Desist and Refrain Order; and  4. Amended Claim for Ancillary Relief</p> <p>February 5, 2026</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25232.1, 25252 and 25532)</p>
<p>Hugo Fabian Flores Flores</p> <p>Santa Ana, California</p>	<p>Order Barring and Revoking Mortgage Loan Originator License of Hugo Fabian Flores Flores</p> <p>February 19, 2026</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 22155(a), 22161(a)(7), 22712, 22109.1(a)(3), 22169(a)(1), 22170(b), 50141(a)(3), 50513(a), 50318(a)(1) and 50327(a))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jerry Ward Northridge, California	Accusation in Support of Order Barring Respondent from any Position of Employment, Management, or Control of any Escrow Agent  February 19, 2026	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Edward D. Jones & Co., LP  St. Louis, Missouri	Consent Order  February 20, 2026	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25212(i), 25249, 25218, 25254(a) and 25252)
Green Bear of California LLC  Park City, Utah	Consent Order  February 24, 2026	Unlawful California Financing Law Activity  (Financial Code Section 22715)
Advance Pay Day Plus, Inc.  National City, California	Consent Order  February 26, 2026	Unlawful California Financing Law Activity  (Financial Code Sections 22712(a), 22104, 22170, 22303, 22304, 22305, 22307, 22156, 22157 and 22327)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
AA Recovery Solutions Inc. aka AARS aka PayAARS aka PayAARS.com  Amherst, New York	Consent Order  February 27, 2026	Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90015(d), 90003(a)(1) and 90003(a)(2))

**NON-ENFORCEMENT ACTIONS**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cardinal Property Management, Inc.  Orange, California	Consent Order  February 3, 2026	Unlawful Debt Collection Law Act Activity  (Financial Code Sections 100020(b), 900015(c) and 90012(c))
Archie John Luse  Newport Beach, California	Order Summarily Revoking Certificate  February 4, 2026	Unlawful Investment Adviser Activity  (Corporations Code Sections 25242(c)(1) and 25608(q)(1))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
William Granison Tharp II San Ramon, California	Order Summarily Revoking Certificate February 4, 2026	Unlawful Investment Adviser Activity (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
HCC Securities Group, Inc Jenkintown, Pennsylvania	Order Summarily Revoking Certificate February 4, 2026	Unlawful Investment Adviser Activity (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
C2M Securities, LLC Richmond, Virginia	Order Summarily Revoking Certificate February 4, 2026	Unlawful Investment Adviser Activity (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
Roger Raymond Hilmer Glendale, California	Order Summarily Revoking Certificate February 4, 2026	Unlawful Investment Adviser Activity (Corporations Code Sections 25242(c)(1) and 25608(q)(1))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Skyhouse Capital, LLC  Los Angeles, California	Order Summarily Revoking Certificate  February 4, 2026	Unlawful Investment Adviser Activity  (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
Global Asset Management Group, Inc.  Winter Springs, Florida	Order Summarily Revoking Certificate  February 4, 2026	Unlawful Investment Adviser Activity  (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
Castle Wealth Advisors LLC  Sherman Oaks, California	Order Summarily Revoking Certificate  February 4, 2026	Unlawful Investment Adviser Activity  (Corporations Code Sections 25242(c)(1) and 25608(q)(1))
Peabody River Asset Management, LLC Adam Apt  Cambridge, Massachusetts	Statement in Support of Order to Discontinue Violations  Notice of Intention to Make Order to Discontinue Violations Final  Order to Discontinue Violations  February 4, 2026	Unlawful Investment Adviser Activity  (Corporations Code Sections 25251 and 25249)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Rora Wealth, Inc. Samuel Deane</p> <p>Atlanta, Georgia</p>	<p>Statement in Support of Order to Discontinue Violations</p> <p>Notice of Intention to Make Order to Discontinue Violations Final</p> <p>Order to Discontinue Violations</p> <p>February 4, 2026</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25251 and 25249)</p>
<p>Jose Luis Real Jr.</p> <p>Santa Ana, California</p>	<p>Consent Order Granting Conditional MLO License</p> <p>February 10, 2026</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>Clearpath Recovery Solutions LLC</p> <p>San Diego, California</p>	<p>Order Rescinding Order Summarily Revoking Debt Collection Licensing Act License</p> <p>February 11, 2026</p>	<p>Unlawful Debt Collection Law Act Activity</p> <p>(Financial Code Section 100020(d))</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Camey Mache Bratcher  Austin, Texas</p>	<p>Consent Order Granting Conditional MLO License  February 12, 2026</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>Anthony Michael Poni  Redding, California</p>	<p>Consent Order Granting Conditional MLO License  February 12, 2026</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>Energy Logic, LLC  Irvine, California</p>	<p>Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support  February 13, 2026  Order Summarily Revoking Covered Person Registration(s) for Non-Payment of an Annual Registration Fee  February 24, 2026</p>	<p>Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90012(c) and 90015(c))</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Ayk Arutyunyan Pasadena, California</p>	<p>Consent Order Granting Conditional MLO License  February 13, 2026</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>
<p>Meru Lending LLC Plano, Texas</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License  Order Withdrawing Notice of Intention to Issue Order Revoking California Financing Law License  Desist and Refrain Order  February 18, 2026</p>	<p>Unlawful California Financing Law Activity  (Financial Code Sections 22714 and 22712)</p>
<p>Keith Murray Hegidio Huntington Beach, California</p>	<p>Consent Order Granting Conditional MLO License  February 19, 2026</p>	<p>Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Thunderbird Collection Specialists, Inc Scottsdale, Arizona	Final Order Assessing Administrative Penalties  February 19, 2026	Unlawful Debt Collection Law Act Activity  (Financial Code Sections 90012(c) and 90015(c))
Crystal Ann Dillard Escondido, California	Consent Order Granting Conditional MLO License  February 25, 2026	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Alejandro Montiel Irvine, California	Consent Order Granting Conditional MLO License  February 26, 2026	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
First Republic Mortgage, Inc. Sacramento, California	Notice of Intention to Issue Order Revoking California Financing Law License  Desist and Refrain Order  February 27, 2026	Unlawful California Financing Law Activity  (Financial Code Sections 22714 and 22712)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lion Group Investments LLC  Newport Beach, California	Notice of Intention to Issue Order Revoking California Financing Law License  Desist and Refrain Order  February 27, 2026	Unlawful California Financing Law Activity  (Financial Code Sections 22714 and 22712)