

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

April 2026

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Joseph Kirkland Carpinteria, California	Order Barring Joseph Kirkland from any Position of Employment, Management or Control of any Broker-Dealer or Investment Adviser April 2, 2026	Unlawful Broker-Dealer Activity (Corporations Code Section 25213)
Career Excel LLC dba Professionstar Newark, New Jersey	Final Order Levying Administrative Penalties and Granting Ancillary Relief April 6, 2026	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90015 and 90012)
Greenfield Financial Services Group Greenfieldfgs.com Lancaster, California	Desist and Refrain Order April 6, 2026	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22161)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Pacific Private Money Inc. Novato, California	Order Summarily Revoking California Financing Law License April 6, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
TD Ameritrade, Inc. Omaha, Nebraska	Consent Order April 6, 2026	Unlawful Broker-Dealer Activity (Corporations Code Sections 25212(i), 25254(a) and 25252)
Kurt Jackson	Expungement Order Denied April 9, 2026	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
Steven Wallace Schmitt	Expungement Order Denied April 15, 2026	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Melrose Escrow, Inc. Anaheim, California	Order Revoking Escrow Agent's License April 20, 2026	Unlawful Escrow Law Activity (Financial Code Sections 17602.5 and 17608)
Nicholas Arthur Damiani	Expungement Order Denied April 20, 2026	Unlawful Broker-Dealer Activity (Corporations Code Sections 25003, 25004 and 25241)
Titan Macro LTD aka Titan Macro Finance user.titanmacro.live user.titanmacrofinance.live New York, New York	Desist and Refrain Order April 30, 2026	Unlawful California Commodity Law Activity (Corporations Code Section 29536)
Anh Management, LLC dba Hermes Bitcoin Los Angeles, California	Settlement Agreement April 30, 2026	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90015(d)(1), 90003(a)(1), 90012(c) and 90015(g))

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Danny Allon Bragg Newport Beach, California	Consent Order Granting Conditional MLO License April 1, 2026	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Collins Asset Group, LLC Austin, Texas	Accusation Desist and Refrain Order and Order Assessing Penalties April 2, 2026 Order Revoking Debt Collection Licensing Act License April 22, 2026	Unlawful Debt Collection Licensing Act Activity (Financial Code Sections 100021(a), 100003(b)(3), 100003(b)(1), and 90015(b), (c), and (d)(1))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>The Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the United States of America</p> <p>New York, New York</p>	<p>Accusation</p> <p>Desist and Refrain Order and Order Assessing Penalties</p> <p>April 2, 2026</p> <p>Order Revoking Debt Collection Licensing Act License</p> <p>April 22, 2026</p>	<p>Unlawful Debt Collection Licensing Act Activity</p> <p>(Financial Code Sections 100021(a), 100003(b)(3), 100003(b)(1), and 90015(b), (c), and (d)(1))</p>
<p>American Mortgage and Loan</p> <p>San Diego, California</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>Order Withdrawing Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>April 4, 2026</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Solar Mosaic LLC Oakland, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order April 4, 2026	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Green Bear of California LLC Park City, Utah	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order Order Withdrawing Notice of Intention to Issue Order Revoking California Financing Law License April 4, 2026	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Optima Lending Inc. Glendale, California	Desist and Refrain Order Order Withdrawing Notice of Intention to Issue Order Revoking California Financing Law License April 6, 2026	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Credit Vision LLC Cheektowaga, New York	Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support Order Summarily Revoking Covered Person Registration(s) for Non-Filing of an Annual Report April 9, 2026	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90012(c) and 90015(c))
Swift Debt Relief Inc. Costa Mesa, California	Notice of Intent to Issue an Order Assessing Administrative Penalties; Statement in Support Order Summarily Revoking Covered Person Registration(s) for Non-Filing of an Annual Report April 9, 2026	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90012(c) and 90015(c))
Rise Again Industries, Inc. Temecula, California	Order Revoking California Financing Law License April 17, 2026	Unlawful California Financing Law Activity (Financial Code Section 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CommercialCapitalFinanceGroup L.L.C. Pomona, California	Order Revoking California Financing Law License April 17, 2026	Unlawful California Financing Law Activity (Financial Code Section 22714)
Lending 3, Inc. Fountain Valley, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order April 20, 2026	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Aloha Capital, LLC Boulder, Colorado	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Clark Street Lenders LLC Beverly Hills, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Context Credit Holdings, LP Bala Cynwyd, Pennsylvania	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Double Digit International LLC Los Angeles, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Entegra Capital LLC Overland Park, Kansas	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Foundation Capital Lending, LLC Santa Monica, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Frontline Funding, LLC Orlando, Florida	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Golden State Financial Group, Inc. Calabasas, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Hammer Down Financial, LLC Atwater, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Harbur Holdings LLC Golden, Colorado	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Harmony Home Loans, LLC Las Vegas, Nevada	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Innovative Real Estate Planning Group, Inc. Santa Ana, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
JJA Lending Corp. Glendale, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Embed Inc. New York, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ace Mortgage LLC Troy, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Lending Valley, Inc. Brooklyn, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Leonid Capital Management LLC Huntington Beach, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Luis A. Cacho Chula Vista, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
MH Loan Services LLC Bullhead City, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Mpower Financing, Public Benefit Corporation Washington, DC	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
My Mortgage Lender LLC Lake Forest, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Onyx Funding LLC Miami, Florida	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Pravati Capital, LLC Scottsdale, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Prestamos CDFI, LLC Phoenix, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Proactive Funding Solutions LLC Yucaipa, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
QBN Capital, LLC El Segundo, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

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QLoans L.L.C. Troy, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Regina Carolyn Grimes Altadena, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
SecurCapital Corp. Sherman Oaks, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
SMC Specialty Finance, LLC Los Angeles, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Think Mortgage, Inc. Los Angeles, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Triumph Lending Group, Inc. Los Angeles, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Universal Mortgage LLC Dearborn, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)
Veritas Equipment Finance, Inc. Plano, Texas	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Victor James Mortgage, Inc. San Leandro, California	Order Summarily Revoking Finance Lender and/or Broker License(s) April 23, 2026	Unlawful California Financing Law Activity (Financial Code Section 22715)