

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF CORPORATIONS**

Oct-11

SUBJECT	ACTION	VIOLATION
Wiseman & Burke, Inc. Glendale, California	Order Withdrawing Desist and Refrain Order October 3, 2011	Unlawful Investment Adviser Activity (Corporations Code Section 25230)
Golden Empire Escrow, Inc. Moreno Valley, California	Order Revoking Escrow Agent's License October 3, 2011	Unlawful Escrow Law Activity (Financial Code Section 17608)
Escrows, Inc. Burbank, California	Order Setting Aside Notice of Intention to Issue Order Revoking Escrow Agent's License October 3, 2011	Unlawful Escrow Law Activity (Financial Code Section 17210)

SUBJECT	ACTION	VIOLATION
J.C. Shields Escrows, Inc. Palmdale, California	Order Revoking California Escrow Agent's License October 4, 2011	Unlawful Escrow Law Activity (Financial Code Section 17608)
Mountain States Mortgage Centers, Inc. Sandy, Utah	Order Revoking California Residential Mortgage Lender and Servicer License October 4, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50311 and 50327)
NFI, Inc. Tampa, Florida	Order Revoking Residential Mortgage Lender License October 4, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50311 and 50327)
Jared Grochowski Reve Enterprises, LLC Redlands, California	Desist and Refrain Order October 5, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

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Creative Entertainment & Media, Inc. Bidwell Tyler Marina Del Rey, California	Desist and Refrain Order October 5, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Piron Escrow, Inc. El Cajon, California	Petition for Limited Receiver October 6, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17414, 17415, 17621, 17630 and 17636)
Golden Nugget Invest aka GoldenNuggetInvest www.gniforum.com www.strictpay.com Panama	Desist and Refrain Order October 6, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATION
Ideal MortgageBankers, Ltd. dba Lend America Lending Key Melville, New York	Accusation October 10, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50200, 50205, 50326, 50401 and title 10 § 1950.314.8)
RTO Investors, LLC Silverback Realty Samuel Lee Hales Scott Keate Melanie Keate Colfax, California	Desist and Refrain Order October 11, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Deborah Elaine Lopez Scottsdale, Arizona	Settlement Agreement October 11, 2011 Order Dismissing Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License October 12, 2011	Unlawful Residential Mortgage Lending and Finance Lender Law Activity (Financial Code Sections 22100, 22109.1, 50002 and 50141)

SUBJECT	ACTION	VIOLATION
<p>Commercial Escrow Services, Inc. Pleasant Hill, California</p>	<p>Demand for and Order Taking Possession of the Trust Funds and Escrow Records Notice and Summary of Findings Order Appointing Peter A. Davidson as Conservator Order to Discontinue Escrow Activities October 12, 2011</p>	<p>Unlawful Escrow Law Activity (Financial Code Sections 17415, 17621 and 17630)</p>
<p>GC Loan Center, Inc. Graciela DeLourdes Ruiz Zamora Igor Spanic Bryan Alexis Cruz Walter Alexander Reyes David S. Watkins Daniel C. Star Los Angeles, California</p>	<p>Accusation October 12, 2011</p>	<p>Unlawful Finance Lender Law Activity (Financial Code Sections 22101, 22108, 22303, 22304, 22305, 22309, title 10 § 1409 and 1422, 22329, title 10 § 1538(b)(1) and 1540, 22102, 22112, 22152, 22159(a), 22159(b), 22701 and 22707)</p>

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Quiksilver Escrow, Inc. Riverside, California	Order Revoking Escrow Agent's License October 13, 2011	Unlawful Escrow Law Activity (Financial Code Section 17608)
Lend-Mor Mortgage Bankers Corp. Valley Stream, New York	Order Revoking Residential Mortgage Lender License October 19, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50311)
Escrows Unlimited, Inc. Santa Fe Springs, California	Settlement Agreement on Payment of Penalties October 24, 2011	Unlawful Escrow Law Activity (Financial Code Section 17408)
Crestwood Escrow Service, Inc. Inglewood, California	Order Revoking Escrow Agent's License October 25, 2011	Unlawful Escrow Law Activity (Financial Code Section 17608)

SUBJECT	ACTION	VIOLATION
<p>Maria Villareal aka Maria Guadalupe Villarruel Los Altos Liquor Store, Inc. dba Los Altos Liquor Store Sameer Ibrahim State of California Equalization</p> <p>Montebello, California Los Angeles, California</p>	<p>Complaint in Interpleader</p> <p>October 25, 2011</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Section 17630)</p>
<p>Flobridge Group, LLC aka Flobridge.com</p> <p>Springville, Utah</p>	<p>Desist and Refrain Order; and Order Voiding Transactions and to Disgorge all Charges and Fees</p> <p>October 25, 2011</p>	<p>Unlawful Deferred Deposit Transaction Law Activity</p> <p>(Financial Code Sections 23050 and 23060)</p>
<p>CSW Financial LLC dba's Titan Home Loans and SecurityOne Home Loans</p> <p>Reno, Nevada</p>	<p>Order Revoking Residential Mortgage Lender License</p> <p>October 25, 2011</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Section 50311)</p>
<p>Country Financial, Inc. Donald K. Vaughn</p> <p>San Luis Obispo, California</p>	<p>Desist and Refrain Order</p> <p>October 25, 2011</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110 and 25401)</p>

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<p>Sam Croce Financial Management Sam Croce aka's Sam J. Croce Samuel J. Croce Samuel John Croce Sam John Croce Kristyne Croce</p> <p>Las Vegas, Nevada</p>	<p>Desist and Refrain Order</p> <p>October 26, 2011</p>	<p>Unlawful Commodity Law Activity</p> <p>(Corporations Code Sections 29520 and 29536)</p>
<p>Cal-Pac Capital Advisors aka Cal Pac Capital Advisors Cal-Pac Management, Inc. Cal-Pac Mortgage Fund, LLC Cal-Pac Funding Corporation www.calpacfunds.com www.calpacinvesting.com www.calpacfunding.com Ryan Justin Young aka Ryan J. Young Joshua Raymond Pukini aka Joshua Pukini CalPac Management, Inc. Calpac Management, Inc.</p> <p>Newport Beach, California</p>	<p>Desist and Refrain Order</p> <p>October 26, 2011</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Section 25110)</p>

SUBJECT	ACTION	VIOLATION
<p>Matt Dickstein</p> <p>San Francisco, California</p>	<p>Consent Order and Resolution of Claims</p> <p>October 27, 2011</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110 and 25401)</p>
<p>Ben Anthony Valverde aka Ben Valverde Chris Williams The Loan Hunter Group, Inc.</p> <p>Modesto, California Stockton, California</p>	<p>Desist and Refrain Order</p> <p>October 27, 2011</p>	<p>Unlawful Finance Lender Law and Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 22100, 22161 and 50002)</p>
<p>Estela Zavala</p> <p>Downey, California</p>	<p>Amended</p> <p>1) Statement in Support of Order Levying Administrative Penalties; 2) Claim for Ancillary Relief; and 3) Desist and Refrain Order</p> <p>October 27, 2011</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25252 and 25254)</p>

SUBJECT	ACTION	VIOLATION
Roy Lam Yoogo Corporation San Francisco, California	Desist and Refrain Order October 28, 2011	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)