

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

April-17

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
MLD Mortgage, Inc. dba The Money Store Mortgage Lending Direct Florham Park, New Jersey	Settlement Agreement April 4, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50513(b), 50002 and 50502)
Two Lakes Capital Advisors, LLC Robert Allen Berlacher Chicago, Illinois	Statement of Issues in Support of Notice of Intention to Issue Orders: 1. Denying the Investment Adviser Application of Two Lakes Capital Advisors, LLC 2. Barring Robert Allen Berlacher from any Position of Employment, Management, or Control of any Investment Adviser or Broker-Dealer April 5, 2017	Unlawful Investment Adviser Activity (Corporations Code Sections 25232 and 25232.1)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Buttonwood Tree Management, LLC Costa Mesa, California</p>	<p>Statement in Support of Order 1) Imposing Administrative Penalties and 2) Restitution</p> <p>Statement in Support of Order to Discontinue Violations and Commissioner's Intent to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>April 7, 2017</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25252, 25254, 25249 and 25251)</p>
<p>Robert Turner Brentwood, California</p>	<p>Statement of Issues in Support of Denial of Mortgage Loan Originator Application</p> <p>April 7, 2017</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141 and 50327)</p>
<p>William Richard Hogarty Pleasanton, California Livermore, California</p>	<p>Statement of Issues in Support of Denial of Mortgage Loan Originator Application</p> <p>April 7, 2017</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141 and 50327)</p>

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United Shore Financial Services, LLC Birmingham, Michigan	Consent Order April 10, 2017	Unlawful Residential Mortgage Lending and Finance Lenders Law Activity and Mortgage Loan Originator License (Financial Code Sections 50321, 50504, 50513, 50204 (e) and (o) and 50326)
Joshua Serrano Corona, California	Statement of Issues in Support of Denial of Mortgage Loan Originator Application April 11, 2017	Mortgage Loan Originator License (Financial Code Section 50141)
D. Stephens Management and Consulting, L.L.C. Derrick Stephens Olena Korneevets aka Lola Korneevets Los Angeles, California Little Rock, Arkansas El Segundo, California	Final Order Levying Administrative Penalties April 11, 2017	Unlawful Offer and Sale of Securities (Corporations Code Section 25252)

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Vitek Real Estate Industries Group, Inc. Sacramento, California	Accusation in Support of Notice of Intention to Issue Orders Suspending License and Imposing Penalties April 17, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50701, 50204(i) and 50513(b))
GMH Mortgage Services LLC dba BestRateUSA Conshohocken, Pennsylvania	Settlement Agreement April 18, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002 and 50513(b))
Sweethoney Dessert, Inc. Oakland, California	Consent Order: (1) Desist and Refrain from Violation of the Franchise Investment Law (2) Pay Administrative Penalties (3) File a Notice of Violation April 19, 2017	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31303 and 31406)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cantor Real Estate Finance Lending, LLC New York, New York	Order Granting Petition for Reinstatement and Reinstating License April 20, 2017	Unlawful Finance Lenders Law Activity (Government Code Section 11522)
9 to 5 Properties, LLC Patrick Andrew McGlynn Elk Grove, California	Desist and Refrain Order April 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Section 22100)
You Move Me LLC Vancouver, B.C., Canada	Desist and Refrain Order Consent Order April 27, 2017	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31200 and 31201)
GDP Investments, Inc. George Demetri Pappadopoulos Sacramento, California	Desist and Refrain Order April 27, 2017	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Joseph Francis Diez dba Alii Consulting San Francisco, California	Final Order Levying Administrative Penalties April 27, 2017	Unlawful Investment Adviser Activity (Corporations Code Section 25252)
Guarantee Federal Title Oklahoma City, Oklahoma	Desist and Refrain Order April 27, 2017	Unlawful Escrow Law Activity (Financial Code Sections 17200 and 17403)