

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
August 2018**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bear Flag Escrow, Inc. fka MMREM Escrow, Inc. Coppell, Texas	Order Rescinding Accusation to Revoke Escrow Agent's License August 1, 2018	Unlawful Escrow Law Activity (Financial Code Section 17207)
Foundation Capital Lending, LLC Irvine, California	Settlement Agreement August 1, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
First Gateway Escrow Co., Inc. San Diego, California	Consent Order August 1, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17602 and 17604)

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Venta Financial Group, Inc. dba Alterra Home Loans Las Vegas, Nevada	Amended Settlement Agreement August 1, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50321)
NEI Credit, Inc. San Diego, California	Settlement Agreement August 2, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Marcus Bray Bradford Solutions, LLC American Canyon, California Sherman Oaks, California	Consent Order August 2, 2018	Unlawful Offer and Sale of Securities, Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25110, 25210 and 25230(a))
Great Atlantic Finance Corporation Hackensack, New Jersey	Statement of Issues in Support of Notice of Intent to Issue Order Denying California Finance Lender's Application August 3, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22715, 22159 and 22109)

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Titan Funding, LLC Corona Del Mar, California	Settlement Agreement August 3, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Michael Joseph Mueller Placentia, California	Settlement Agreement August 3, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Todd Joseph Krejci Foothill Ranch, California	First Supplemental Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application August 8, 2018	Mortgage Loan Originator License (Financial Code Sections 22109.1, 50141 and 50513)
Bench Equity, L.L.C. Mesa, Arizona	Settlement Agreement August 8, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Radiant Financial Group, LLC Surprise, Arizona	Settlement Agreement August 8, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Bankers Capital Funding, LLC Agoura Hills, California	Settlement Agreement August 8, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Cheryl Caspillo Svenson Tracy, California	Settlement Agreement August 8, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Enverto Investment Group, LLC Los Angeles, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Financing Law License August 9, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
The Donna Price Team, LLC Peoria, Arizona	Settlement Agreement August 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
101 Auto Finance, LLC Woodland Hills, California	Settlement Agreement August 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Commerce Capital Advance Co. Philadelphia, Pennsylvania	Settlement Agreement August 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Foundation Mortgage Corporation Miami Beach, Florida	Settlement Agreement August 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Rockland Fund Financial LLC El Segundo, California	Notice of Petition for Reinstatement August 9, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
Finance of America Mortgage LLC Horsham, Pennsylvania	Accusation in Support of Notice of Intention to Issue Orders Suspending Licenses and Levying Penalties Order to Refund Excessive Per Diem Interest Charges August 10, 2018	Unlawful Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50204(o), 50513(b), 50327, 22714 and title 10 § 1950.314.1 and 1950.314.6)
First Mortgage Company, L.L.C. Oklahoma City, Oklahoma	Accusation in Support of Order to Revoke Mortgage Lenders License August 10, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50200, 50307, 50326 and 50327)

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James Devore dba Devore, James Valley Village, California	Order Summarily Revoking Investment Adviser Certificate August 10, 2018	Unlawful Investment Adviser Activity (Financial Code Section 25242)
Medical Acquisition, Inc. Carlsbad, California	Settlement Agreement August 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
New Era Escrow, Inc. Manhattan Beach, California	Settlement Agreement August 10, 2018	Unlawful Escrow Law Activity (Financial Code Section 17602)
Pearl Escrow Corporation Whittier, California	Settlement Agreement August 10, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17210 and 17406)

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Sharestates Investments, LLC Great Neck, New York	Settlement Agreement August 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
First Capital Equipment Finance, Inc. Trabuco Canyon, California	Settlement Agreement August 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Premium Loans Inc. Pasadena, California	Settlement Agreement August 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Equity Funders Inc. Pasadena, California	Settlement Agreement August 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Clear Choice Lending LLC South Gate, California	Settlement Agreement August 16, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Sindeo, Inc. San Francisco, California	Accusation to Revoke License August 17, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Jeffrey L. Johnson, Jr. San Diego, California	Statement of Issues August 21, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50141(a)(2))

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<p>Gateway Mortgage Group, LLC</p> <p>Jenks, Oklahoma</p>	<p>Accusation</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>Order to Refund Excessive Per Diem Interest Charges</p> <p>August 21, 2018</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50327, 50513(b), 50504(o), 50321 and 50504)</p>
<p>Primary Funding Corporation</p> <p>San Diego, California</p>	<p>Settlement Agreement</p> <p>August 21, 2018</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22159 and 22715)</p>
<p>M & M Mortgage, LLC</p> <p>Roseville, Minnesota</p>	<p>Settlement Agreement</p> <p>August 21, 2018</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22159 and 22715)</p>

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The Leasing Experts, Inc. Miami, Florida	Settlement Agreement August 22, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Stephanie C. Kalulu San Diego, California	Order Barring Stephanie C. Kalulu from any Position of Employment, Management or Control of any Escrow Agent August 22, 2018	Unlawful Escrow Law Activity (Financial Code Section 17423)
Lamb Energy Finance, LLC Riverside, California	Notice of Petition for Reinstatement Order Conditionally Granting Petition for Reinstatement August 22, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
Sharespost Securities, LLC San Francisco, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Financing Law License August 23, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)

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Rate Plus, Inc. Costa Mesa, California	Settlement Agreement August 24, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Timothy Richard Hall Global Lending CA Santa Ana, California	Desist and Refrain Order August 24, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22161)
Daniel Irvin McCourt dba Financial Planning Associates Aptos, California	Accusation in Support of Notice of Intention to Issue Order to Deny Investment Adviser Certificate Application of Daniel Irvin McCourt dba Financial Planning Associates August 27, 2018	Unlawful Investment Adviser Activity (Corporations Code Section 25232(d)(e))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
DBA Assurance Partners LLC aka Trust Capital LLC San Diego, California	Statement of Issues August 29, 2018	Unlawful California Financing Law Activity (Financial Code Section 22109(a)(1) and (a)(2))
Lejun James Shao aka James Shao aka James Shaw www.myIRAS.net San Gabriel, California	Desist and Refrain Order August 29, 2018	Unlawful Offer and Sale of Securities and Investment Adviser Activity (Corporations Code Sections 25110, 25401 and 25230)