

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

August-16

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Joy Escrow, Inc. Buena Park, California	Order Revoking Joy Escrow, Inc.'s Escrow Agent License August 1, 2016	Unlawful Escrow Law Activity (Financial Code Section 17608)
United Mortgage Corp. dba UMC Mortgage Company Melville, New York	Settlement Agreement August 1, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002 and 50513(b))
Network Funding, LP Houston, Texas	Settlement Agreement August 2, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002, 50320, 50321, 50327, 50513 and 50504)

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Eric Bernardino Becerra Las Vegas, Nevada	Settlement Agreement August 4, 2016 Order Suspending Mortgage Loan Originator License Issued to Eric Bernardino Becerra August 9, 2016	Mortgage Loan Originator License (Financial Code Section 50327)
Christopher Todd Barton Santa Ana, California	Stipulation August 5, 2016	Mortgage Loan Originator License (Financial Code Sections 22161(e) and 22161(f))
Residential Funding Company, LLC Bloomington, Minnesota	Stipulation Order Revoking California Residential Mortgage Lender and Loan Servicer License August 5, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50123, 50200, 50307, 50327 and 50401)

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<p>Citadel Escrow Inc Peter Hom Anderson Lee</p> <p>Artesia, California Ontario, California La Jolla, California</p>	<p>Accusation re: Citadel Escrow Inc</p> <p>Accusation re: Peter Hom</p> <p>Accusation re: Anderson Lee</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final</p> <p>Order of Forfeiture</p> <p>Order to Discontinue Violations</p> <p>August 5, 2016</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17213(a), 17213.1(a), 17213.5, 17405, 17414.1(d), 17419, 17420, 17702, title 10 § 1726, 1732 and 1740.1, 17213.2 and 17602)</p>
<p>Garen Ovespyan Sharpe Signa, LLC</p> <p>Beverly Hills, California</p>	<p>Desist and Refrain Order</p> <p>Stipulation to Desist and Refrain Order</p> <p>August 5, 2016</p>	<p>Unlawful California Commodity Law Activity</p> <p>(Financial Code Sections 29520 and 29535)</p>

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Five Star Financial Services of America, LLC dba JBAH Insurance Solutions aka Five Star LLC Anna Holt aka Anna M. Holt John Biyikoglu aka Mehmet Biyikoglu aka Mehmet Fatih Biyikoglu aka Mehmet Faith Biyikoglu aka John Biyik Lakewood, California	Desist and Refrain Order August 9, 2016	Unlawful Investment Adviser and Broker Dealer Activity and Offer and Sale of Securities (Corporations Code Sections 25210, 25230 and 25401)
Amerisave Mortgage Corporation Atlanta, Georgia	Accusation August 9, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50513(b) and 50002)
Best Valley Loans, Inc. Indio, California Cathedral City, California	Statement of Issues August 9, 2016	Unlawful Finance Lender Law Activity (Financial Code Sections 22100 and 22109(a)(3))

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GMAC Mortgage, LLC Fort Washington, Pennsylvania	Stipulation Order Revoking California Residential Mortgage Lender and Loan Servicer License August 10, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50401 and 50327)
Kevin Patrick O'Connell Town & Country Lendare, LLC Newport Beach, California	Accusation to Bar from any Position of Employment, Management or Control of any Finance Lender Statement of Issues August 11, 2016	Unlawful Finance Lender Law Activity (Financial Code Sections 22169(a)(2) and 22109(a)(3))
Big Spring Gold, LLC Louis A. Christensen William Gary Clawson Darby Cole Clawson North Bend, Oregon Florence, Oregon	Desist and Refrain Order August 11, 2016	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110, 25210 and 25401)

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Michael Jeffrey Talin Seal Beach, California	Order Barring Michael Jeffrey Talin from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser August 12, 2016	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1 nad 25232(d)(2))
Bill Baker aka Blagoja Bakrevski CopaTV, LLC Copa Freestyle, Inc. Oak Park, California	Desist and Refrain Order August 12, 2016	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Lindas Escrow, Inc. Ontario, California	Accusation to Revoke Escrow Agent's License August 12, 2016	Unlawful Escrow Law Activity (Financial Code Sections 17207(h)(1), 17600, 17602.5, 17607(h)(2) and 17608)

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<p>Amada Franchise, Inc. Jared Glenn Turner</p> <p>San Clemente, California Laguna Woods, California</p>	<p>Stipulation and Agreement of Amada Franchise, Inc. and Jared Glenn Turner to:</p> <p>(1) Desist and Refrain from Violation of the California Franchise Investment Law;</p> <p>(2) Waive Hearing on Stop Order Denying Effectiveness of Franchise Renewal Registration Application;</p> <p>(3) Pay Administrative Penalties to the Commissioner;</p> <p>(4) File a Notice of Violation and Refund \$6,000.00 to Certain Franchisees; and</p> <p>(5) Other Ancillary Relief as Specified Herein</p> <p>August 12, 2016</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31200, 31123 and 31303)</p>
<p>Alternative Capital Management, LLC Empire Alternative Investments, L.P. Empire Managed Investments, Inc. Robert Todd Wilson</p> <p>Newport Beach, California</p>	<p>Desist and Refrain Order</p> <p>August 16, 2016</p>	<p>Unlawful Offer and Sale of Securities and California Commodity Law Activity</p> <p>(Corporations Code Sections 25401, 29520 and 29536)</p>

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AAA Development, Inc. AAA Development Team AAA Mortgage Team AAA Realty & Mortgage Team AAA Express Funding, Inc. So Cal Realty Southern California Realty & Mortgage Samir Nashed Abadir Christian Samir Abadir www.aaarealtyteam.com Temecula, California	Desist and Refrain Order August 19, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Epifany Properties, Inc. Richard Patrick Anthony St. Rose San Diego, California	Desist and Refrain Order August 23, 2016	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Global Crossroads, Inc. Stephen P. Kelly Manhattan Beach, California Redondo Beach, California	Desist and Refrain Order August 23, 2016	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

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Valiant Healthcare Services, Inc. Coral Springs, Florida	Desist and Refrain Order August 24, 2016	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)
GFS Capital Holdings Huntington Beach, California	Stipulation to Revoke Residential Mortgage Lender and Loan Servicer License August 26, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50200, 50314, 50327 and title 10 § 1950.200 and 1950.314.2)
Colony Escrow Company La Mesa, California	Accusation in Support of Order Revoking Escrow Agent's License August 30, 2016	Unlawful Escrow Law Activity (Financial Code Sections 17600, 17602.5 and 17608)

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Texas Energy Mutual, LLC Rodney Lynn Pope dba Texas Energy Mutual Kevin Walker Grapevine, Texas	Desist and Refrain Order August 31, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Ralph Massetti Will Shakesheff BikeCaffe Franchising, Inc. dba BikeCaffe Franchising, L.L.C. dba BikeCaffe/Marley Franchise dba Bike Caffe/Marley Coffee dba The Franchise Builders dba BikeCaffe dba www.bikecaffe.com Englewood, Colorado Boulder, Colorado	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Order for Ancillary Relief and Costs August 31, 2016	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406 and 31408)
Hansueli Overturf aka Hans Overturf Tiburon, California	Statement of Issues to Bar Hansueli Overturf aka Hans Overturf, from any Position of Employment, Management or Control of any Broker-Dealer or Investment Adviser August 31, 2016	Unlawful Broker-Dealer Activity (Corporations Code Section 25213)