

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
Dec-14**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
RedRhino, Inc. Conner and Associates, LLC dba Franchise Marketing Systems Michael Kenealy Christopher Conner Los Angeles, California	Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs December 1, 2014	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408)
Grand Castle, Inc. dba NewCastle lending Walnut, California	Order Conditionally Granting Petition for Reinstatement December 1, 2014 Order Granting Petition for Reinstatement December 19, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Infoserv, LLC Laurence Sisk Kenneth Nicholas Irvine, California	Desist and Refrain Order December 1, 2014	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

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Club Tuki, LLC BYOU, LLC Children's Educational Network, Inc. Children's Edutainment Network, Inc. Gregory D. Writer, Jr. Edward L. Bracken Escondido, California	Desist and Refrain Order December 1, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Grant Construction, Inc. Bakersfield, California	Order Conditionally Granting Petition for Reinstatement December 2, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Dennis R. Kittler Randy Long Cheryl Proctor Sharon Norsch Kittler Hermie Flores Lisa A. Kittler Fossil Oil Company, LLC Houston, Texas	Desist and Refrain Order December 4, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

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Milestone Financial, LLC Bear Bruin Ventures, Inc. William Robinson Stuart Carolyn Tobiason Stuart Los Altos, California	Desist and Refrain Order Stipulation December 4, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Dependable Escrow Co. Montebello, California	Order Terminating Conservatorship December 4, 2014	Unlawful Escrow Law Activity (Financial Code Section 17634)
Howard Mark Gerber Concord, California	Statement of Issues December 4, 2014	Mortgage Loan Originator License (Financial Code Sections 50141 and 50327)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Ian Frederick Mitchell Malibu, California</p>	<p>Statement of Issues in Support of Denial of Mortgage Loan Originator License Application December 9, 2014</p>	<p>Mortgage Loan Originator License (Financial Code Section 50141)</p>
<p>Geraldinne Castellon aka Gigi Castellon West Hills, California</p>	<p>Order Barring Geraldinne Castellon from any Position of Employment, Management or Control of any Escrow Agent December 9, 2014</p>	<p>Unlawful Escrow Law Activity (Financial Code Section 17423)</p>
<p>Ralph O. Berry III aka Ralph O. Berry aka Ralph Berry Bill Lawrence Berry Resources, Inc. Berry Prospect #21 Kentucky Limited Partnership Bowling Green, Kentucky</p>	<p>Order Imposing Penalties and Ancillary Relief December 10, 2014</p>	<p>Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110, 25210 and 25401)</p>

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Patrick M. Fairon Newport Beach, California	Statement of Issues December 10, 2014	Mortgage Loan Originator License (Financial Code Section 50141)
Lonnie L. Dusenberry Elk Grove, California	Order Barring Lonnie L. Dusenberry from any Position of Employment, Management or Control of any Broker-Dealer or Investment Adviser December 11, 2014	Unlawful Broker-Dealer Activity (Corporations Code Section 25213)
Mary Jaramillo Glendale, California	Order Barring Mary Jaramillo from any Position of Employment, Management or Control December 11, 2014	Unlawful Escrow Law Activity (Financial Code Section 17423)

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Willow Bend Mortgage Company Plano, Texas	Notice of Petition for Reinstatement December 12, 2014	Unlawful Residential Mortgage Lending Activity (Government Code Section 11522)
Meister-Hughes, Inc. dba Colortyme Temecula, California	Accusation in Support of Notice of Intent to Issue Order Suspending Licenses December 15, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23052(b))
Raul Fierros Sandoval Costa Mesa, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License December 16, 2014	Mortgage Loan Originator License (Financial Code Section 50141)

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Castle & Cooke Mortgage, LLC Salt Lake City, Utah Newport Beach, California	Order to Discontinue Violations December 16, 2014	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50321)
Delbert Joe Modlin Kool-Pets, Inc. Folsom, California Burlington, North Carolina	Desist and Refrain Order December 16, 2014	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Grant Construction, Inc. Bakersfield, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License December 16, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)

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Yaman Huseyin Sencan Coral Springs, Florida	Accusation December 16, 2014	Unlawful Investment Adviser and Broker-Dealer Activity (Corporations Code Sections 25213.3, 25232.1 and 25232(b))
Boonrate, Inc. Rick B. Lien Newport Beach, California	Accusation Statement of Issues December 17, 2014	Unlawful Finance Lender Law Activity (Financial Code Sections 22170 and 22170(b))
The Escrow Forum Lake Forest, California	Accusation to Suspend Escrow License December 18, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17414, title 10 § 1741.3)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Centerline Finance Corporation Centerline Mortgage Partners, Inc. New York, New York	Notice of Petition for Reinstatement December 19, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)
American Liberty Escrow, Inc. Gilbert Pino Mirtys Rodriguez Santa Ana, California	Accusation in Support of Revocation of License and Order Barring from Employment, Management, or Control December 19, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17409, 17411, 17414, 17420, 17210 and title 10 § 1738, 1738.1 and 1732.3)
Ways to Work, Inc. Milwaukee, Wisconsin	Desist and Refrain Order Stipulation to Entry of Desist and Refrain Order Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License December 19, 2014	Unlawful Finance Lender Law Activity (Financial Code Sections 22100 and 22155) (Government Code Section 11522)

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<p>QUICKSUBS® QUICKSUBS® Holdings QuickSubs! Live Healthy! Lord Brice Barrington Quick Mart Holdings Inc. Quick Mart The Mini Market</p> <p>Los Angeles, California</p>	<p>Desist and Refrain Order</p> <p>Stipulation and Agreement to: (1) Consent to Issuance of Desist and Refrain Order; (2) Desist and Refrain from Violation of The California Franchise Investment and Finance Lender Laws; (3) Pay Penalties, Attorneys' Fees and Costs to Commissioner; and (4) Make Payments and Provide Other Ancillary Relief to Franchisees, as Specified Herein</p> <p>December 19, 2014</p>	<p>Unlawful Franchise Investment Law and Finance Lender Law Activity</p> <p>(Corporations Code Sections 31110 and 31201)</p> <p>(Financial Code Section 21000)</p>
<p>Central California Escrow Co.</p> <p>Bakersfield, California</p>	<p>Order Suspending Escrow Agent's License</p> <p>Settlement Agreement</p> <p>December 22, 2014</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17608 and 17609)</p>

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MTC Management Group Yvonne Arvizu Maricruz Cueva www.improvingmyscore.com www.mejorandotucredito.com Orange, California Long Beach, California Downey, California	1. Statement in Support of Order Levying Administrative Penalties and Claim for Ancillary Relief; and 2. Order Levying Administrative Penalties and Ancillary Relief Citation: (1) Assessing Administrative Penalties and (2) Desist and Refrain Order December 22, 2014	Unlawful Prorater Law Activity (Corporations Code Sections 12200, 12315, 12305.1, 12321 and 12322)