

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
Feb-16**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Service Escrow Company  Montrose, California Los Angeles, California	Accusation Supporting Revocation License  February 1, 2016	Unlawful Escrow Law Activity  (Financial Code Sections 17600, 17202, 17602.5 and 17608)
DeAndre Dewayne Hughes  San Bernardino, California	Order Denying Mortgage Loan Originator License Application  February 2, 2016	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22109.1)
Kourosh Kavooosi aka Christopher Kavooosh  Ladera Ranch, California	Amended Order Barring Kourosh Kavooosi from any Position of Management, Control, or Supervision of any Finance Lender, Broker, or Mortgage Loan Originator  February 2, 2016	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22169 (a)(1))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>W.J. Bradley Mortgage Capital, LLC</p> <p>Centennial, Colorado</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>February 4, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204(o), 50307(B), 50321, 50504 and 50504(o))</p>
<p>Willow Creek Development Group LLC</p> <p>Gary Lowery Smith</p> <p>Gary Mighell</p> <p>Los Angeles, California</p>	<p>Desist and Refrain Order and Order for Ancillary Relief</p> <p>Statement in Support of Order Levying Administrative Penalties</p> <p>February 4, 2016</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110, 25401 and 25252)</p>

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Julio Angel Gomez San Diego, California	Supplemental Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  February 4, 2016	Mortgage Loan Originator License  (Financial Code Sections 22109.1 and 50141)
Oasis Legal Finance, LLC Rosemont, Illinois	Notice of Petition for Reinstatement  February 5, 2016	Unlawful California Finance Lender Law Activity  (Government Code Section 11522)
Quinton Berry Financial Services Enterprises dba Pioneer Capital  Irvine, California	Desist and Refrain Order  February 8, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Section 22100)
Bookatailor Franchising, Ltd. Bookatailor Ltd.  Great Neck, New York	Desist and Refrain Order  February 11, 2016	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)

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<p>JCS Enterprises, Inc. dba  JCS Enterprises Services, Inc.  T.B.T.I., Inc.  John Burke Marshall</p> <p>Jupiter, Florida  Boca Raton, Florida  Coconut Creek, Florida  La Quinta, California</p>	<p>Desist and Refrain Order</p> <p>February 11, 2016</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110 and 25401)</p>
<p>Bing Zhao aka  Bill Zhao  Elite Business Group, LLC</p> <p>Union City, California  Fremont, California  Wilmington, Delaware</p>	<p>Desist and Refrain Order</p> <p>February 12, 2016</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Section 25230)</p>
<p>Hannes Tulving, Jr.</p> <p>Costa Mesa, California</p>	<p>Desist and Refrain Order</p> <p>February 17, 2016</p> <p>Stipulation to Desist and Refrain Order</p> <p>February 22, 2016</p>	<p>Unlawful California Commodity Law Activity</p> <p>(Corporations Code Sections 29520 and 29536)</p>

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Select Escrow, Inc.  Corona, California	Amended Statement of Facts in Support of Order to Discontinue Violations  Amended Order to Discontinue Violations  Stipulation  February 17, 2016	Unlawful Escrow Law Activity  (Financial Code Section 17602)
SunTrust Leasing Corporation SunTrust Equipment Finance & Leasing Corp.  Atlanta, Georgia	Desist and Refrain Order  Stipulation to Entry of Desist and Refrain Order, Issuance of Refunds, and Payment of Penalties  February 19, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Section 22100)
Altitude Entertainment Films, Inc. Stephane Roger Marchand  Ladera Ranch, California West Hollywood, California	Desist and Refrain Order  February 19, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

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Kamado International, L.L.C. dba KU-KAI restaurant franchises Kukai Ramen Franchising <a href="http://www.kukai-ramen.com">www.kukai-ramen.com</a> Kizuki Ramen & Izakaya Kukai Ramen & Izakaya  Bellevue, Washington	Desist and Refrain Order  February 23, 2016	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)
Daryl Richard Lemon Platinum Bay Advisors, Inc.  Los Angeles, California	Order (1) Denying the Investment Adviser Certificate of Platinum Bay Advisors, Inc. (2) Barring Daryl Richard Lemon from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  February 24, 2016	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)

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<p>Yogurt In Love, LLC</p> <p>North Myrtle Beach, South Carolina</p>	<p>Desist and Refrain Order</p> <p>February 26, 2016</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Section 31110)</p>
<p>Alliance Financial Resources, LLC</p> <p>Phoenix, Arizona</p>	<p>Accusation in Support of Notice of Intent to Issue Orders Suspending License and Imposing Penalties</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>February 26, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50202(a), 50202(o), 50204(o) and 50321)</p>