

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
January-17**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Guaranteed Rate, Inc.  Chicago, Illinois	Stipulation  January 3, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002(a) and 50513)
Adrienne Johnson  Torrance, California	Statement of Issues  January 3, 2017	Mortgage Loan Originator License  (Financial Code Section 22109.1)
HGS Financial Group, Inc. dba HGS Funding  Rancho Cucamonga, California	Order Granting Petition for Reinstatement and Reinstating California Finance Lenders License  January 4, 2017	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)

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Sanborn Capital, LLC  Westlake Village, California	Notice of Petition for Reinstatement  January 5, 2017	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)
CT Investment Group, Inc.  Coronado, California	Order Revoking Finance Lender and Broker License  January 5, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104, 22159 and 22714)
John Buwalda dba Buwalda Mortgage dba Buwalda Mortgage Services, Inc.  Hanford, California	Consent Order  January 5, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22151(b), 22707.5 and title 10 § 1422)
Gerber Finance, Inc.  New York, New York	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License  January 9, 2017	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)

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Time Lenders dba Michael Wayne Landrum Sr.  San Bernardino, California	Notice of Petition for Reinstatement  January 9, 2017	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)
L.A. Escrow Express, Inc.  Agoura Hills, California	Stipulation  January 13, 2017	Unlawful Escrow Law Activity  (Financial Code Section 17408)
Catamount Strategic Advisors, LLC  San Francisco, California	Consent Order  January 17, 2017	Unlawful Investment Adviser Activity  (Corporations Code Sections 25252 and 25532(b) and (f))
Capital Group Financial, Inc.  Newport Beach, California	Orde Revoking Finance Lenders License  January 17, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104, 22159, 22714 and 22714(a))

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Consumer Capital Advocates, LLC Natioanl PayDay Loan Relief Paragon Marketing & Promotions, Inc. Paragon Financial Corp. Tony Pardo Jenssen Varela  Fort Lauderdale, Florida Oakland Park, Florida	Desist and Refrain Order  January 17, 2017	Unlawful Prorater Law Activity  (Financial Code Section 12200)
Robert John Cenko Northwestern Wealth Management, Inc.  San Diego, California	Order Denying Application for an Investment Adviser Certificate  January 17, 2017	Unlawful Investment Adviser Activity  (Corporations Code Section 25232)
Patriot Gold and Silver Exchange, Inc. Norman Ray Ryan  Redding, California	Desist and Refrain Order  January 18, 2017	Unlawful California Commodity Law Activity  (Corporations Code Sections 29520 and 29536)

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Vic Harboyan  Pasadena, California	Settlement Agreement  January 19, 2017	Mortgage Loan Originator License  (Financial Code Section 50513)
RG Capital Management, LLC Ravi Ganjoo  San Ramon, California	Accusation in Support of: (1) Order Revoking Investment Adviser Certificate of RG Capital Management, LLC (2) Order Barring Ravi Ganjoo from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  January 20, 2017	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)
Trago International, Inc. Christopher T. Condon  Las Vegas, Nevada	Desist and Refrain Order  January 23, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

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Bridgeway Films, Inc.  Beverly Hills, California	Desist and Refrain Order  January 23, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Caliber Funding LLC  Irving, Texas	Order Revoking Residential Mortgage Lender/Service License  January 23, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50310 and 50311)
Amera Mortgage Corporation  Milford, Michigan	Order Revoking Residential Mortgage Lender/Service License  January 23, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50310 and 50311)
Homebridge Financial Services, Inc.  Iselin, New Jersey	Accusation  January 24, 2017	Unlawful Residential Mortgage Lending and Finance Lenders Law Activity  (Financial Code Sections 50202(a), 50314, 50327, 50513(b), title 10 § 1950.314.1 and 1950.314.6 and 22714)

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Mortgage Research Center, LLC dba VALoans.com Veteran Loan Center Veterans United Home Loans Veterans United Home Loans of Hawaii Veterans United Home Loans of San Diego <a href="http://www.VAMortgageCenter.com">www.VAMortgageCenter.com</a>  Columbia, Missouri	Consent Order  January 27, 2017	Unlawful Residential Mortgage Lending and Finance Lenders Law Activity  (Financial Code Sections 50202, 50204(e) and (o), 50321, 50326, 50504, 50513 and title 10 § 1950.314 and 1950.314.1)
QC Lending, LLC  Charlotte, North Carolina	Desist and Refrain Order  January 27, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22161, 22164 and 22346)
Macian Wealth Management, LLC  Brentwood, California	Consent Order  January 30, 2017	Unlawful Investment Adviser Activity  (Corporations Code Sections 25230, 25230(a), 25532(b) and (f))

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<p>AmWest Funding Corp.  Brea, California</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 Charges</p> <p>January 30, 2017</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204(o), 50321, 50327, 50513(b), 50504 and 50504(o))</p>
<p>FT Mortgage, LLC  Farmington Hills, Michigan</p>	<p>Accusation in Support of Notice of Intent to Issue Order Revoking Residential Mortgage Lender License</p> <p>January 31, 2017</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50200, 50205, 50307, 50307.2, 50326, 50401 and title 10 § 1950.200)</p>