

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Todd Joseph Krejci Foothill Ranch, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License January 2, 2018	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Go Credit Financial www.gocreditfinancial.com Albuquerque, New Mexico Redlands, California	Desist and Refrain Order January 2, 2018	Unlawful California Financing Law Activity (Financial Code Section 22100)
JM Sister Enterprise, LLC aka J M Sister Enterprise, Inc. Hayward, California	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; (3) Claim for Ancillary Relief January 2, 2018	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Inclusive Realty Services, Inc. James Brian Blaylock Whittier, California	Desist and Refrain Order January 2, 2018	Unlawful Investment Adviser Activity (Corporations Code Section 25230)
Kahram Zamani Irvine, California	Statement of Issues January 2, 2018	Mortgage Loan Originator License (Financial Code Section 50141)
loanDepot.com, LLC Foothill Ranch, California	Settlement Agreement January 5, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002(a) and 50513(b))
Med One Capital Funding, LLC Sandy, Utah	Desist and Refrain Order Stipulation January 8, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22712)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Howard Mark Gerber Clayton, California	First Supplemental Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application January 9, 2018	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Kwik Mortgage Corporation Plainfield, New Jersey	Accusation January 10, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50513(b) and 50204(e))
Money Messiah www.moneymessiah.com Kahnawake, Quebec	Desist and Refrain Order January 10, 2018	Unlawful California Financing Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Maxlend, LLC Los Angeles, California	Notice of Petition for Reinstatement January 12, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
JMR Capital Management, Inc. San Francisco, California	Settlement Agreement January 12, 2018	Unlawful Offer and Sale of Securities (Corporations Code Sections 25241 and title 10 § 260.241.2 and 260.241.3)
Seaside Escrow, Inc. Carlsbad, California	Order Terminating Conservatorship January 12, 2018	Unlawful Escrow Law Activity (Financial Code Section 17630)
MGM Lenders, Inc. Santa Ana, California	Settlement Agreement January 16, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715 and 22705.5)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Lifetime Wealth Advisors, LLC Barbara Ann Endres Palisades, Colorado</p>	<p>Order Revoking Investment Adviser Certificate of Lifetime Wealth Advisors, LLC</p> <p>Order Barring Barbara Ann Endres from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>January 17, 2018</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25232 and 25232.1)</p>
<p>Matthew John Davis Murrieta, California</p>	<p>Statement of Issues in Support of Order Barring Matthew John Davis from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>January 24, 2018</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Section 25232.1)</p>
<p>Capital Escrow, Inc. Encino, California Oxnard, California</p>	<p>Accusation to Suspend Escrow Agent License</p> <p>January 26, 2018</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17210, 17602.5 and 17608)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Aspen Holdings, LLC dba Fund Capital America Beverly Hills, California Los Angeles, California	Settlement Agreement January 31, 2018	Unlawful California Financing Law Activity (Financial Code Section 22100)
Innova Lending, LLC Roger Philip Doyle Reno, Nevada	Order Denying Application for California Finance Broker License Order Barring Roger Philip Doyle from any Position of Employment, Management or Control of any Finance Lender, Broker or Mortgage Loan Originator January 31, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22109 and 22169)
Oasis Legal Finance, LLC Rosemont, Illinois	Settlement Agreement January 31, 2018	Unlawful California Financing Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Asset Financial Center, Inc. Sacramento, California	Notice of Petition for Reinstatement January 31, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)