

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
January 2019**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Alameda Mortgage Corporation dba JVM Lending Melco Legacy Loans Onward Mortgage Pacific Bay Mortgage Truelend  Walnut Creek, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  January 3, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Sun American Mortgage Company  Mesa, Arizona	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  January 3, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Skyline Financial Corp.  Calabasas, California	Consent Order  January 3, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321 and 50204(o))

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Vanderbilt Commercial Lending, Inc. Coming, California	Accusation January 4, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Superior Financial, LLC Westminster, California	Accusation January 4, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Synergy Financial Partners, LLC Chatsworth, California	Accusation January 4, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))

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Vissor Enterprises LLC Boston, Massachusetts	Accusation  January 4, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Hacienda Escrow Corporation Ronald Bryan Forno  Ontario, California	Accusation  January 7, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17400, 17414(a)(1), 17608, 17423 and title 10 § 1738, 1738.1 and 1738.2)
Ridgegate Escrow, Inc.  Calabasas, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  January 10, 2019	Unlawful Escrow Law Activity  (Financial Code Section 17602)

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Slapfish Franchise, LLC Fountain Valley, California	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties  January 7, 2019	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31406)
Mortgage Capital Associates, Inc. dba 100PERCENTLOAN.COM Bluestone Capital Services MCA Trusted Lenders USA Mortgage Capital  Los Angeles, California	Accusation in Support of Revocation of California Residential Mortgage Lender License  January 8, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50302, 50314(b), 50326, 50327(a) and 50311)
Hedgeport Associates LLC  Los Angeles, California	Order Summarily Revoking Investment Adviser Certificate  January 8, 2019	Unlawful Investment Adviser Activity  (Corporations Code Section 25242)

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Prime Source Mortgage, Inc.  Murrieta, California	Accusation  January 9, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50200(d), 50401(a), 50326 50401(d) and 50327(a))
DHI Mortgage Company, Ltd., L.P.  Austin, Texas	Accusation  Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  January 9, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50327, 50513(b), 50204(o), and 50321)
Jacquelyn N. Selditch  Covina, California	Accusation in Support of Order Barring Jacquelyn N. Selditch from any Position of Employment, Management or Control of any Escrow Agent  January 10, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17414, 17702, title 10 § 1738 and 1738.2 and 17423)

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Isramex-Development Group, Inc.  Commerce, California	Notice of Petition for Reinstatement  January 10, 2019	Unlawful California Financing Law Activity  (Government Code Section 11522)
Classic Rock Coffee Co. Franchising LLC  Springfield, Missouri	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Claim for Ancillary Relief  January 10, 2019	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31303, 31304, 31406 and 31408)
Michael Starr dba Stellar Financial Planning  Fremont, California	Consent Order  January 14, 2019	Unlawful Investment Adviser Activity  (Corporations Code Sections 25250, 25249, 25235 and 25252)

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Builders Disbursements, Inc.  Glendale, California	Accusation to Issue Orders: (1) Suspending Escrow Agent's License; and (2) Imposing Penalties  January 15, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17608 and 17408)
Amada Franchise, Inc.  San Clemente, California Laguna Woods, California	Consent Order  January 16, 2019	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31123, 31200 and 31406)
David Lee Hardin, Jr.  Santa Ana, California	Accusation in Support of Notice of Intent to Bar David Lee Hardin, Jr. from Employment, Management, or Control of any Finance Lender, Broker, Mortgage Loan Originator, or Program Administrator  January 16, 2019	Unlawful California Financing Law Activity  (Financial Code Section 22169)

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Premier Business Lending Chris Wilcox  El Dorado Hills, California	Desist and Refrain Order  January 22, 2019	Unlawful California Financing Law Activity  (Financial Code Section 22100)
California Check Cashing Stores, LLC  Dublin, Ohio	Consent Order and Order to Desist and Refrain  January 22, 2019	Unlawful California Financing Law and California Deferred Deposit Transaction Law Activity  (Financial Code Sections 22712, 22161, 22303, 22304, 22305, 22337(c), 23050, 23001(a), 23024, 23036(c) and (f), and 23037(a))
Russell William Burgin  London, Kentucky	Order Denying Application for Mortgage Loan Originator License  January 23, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22109.1)



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Austin Tyler Lee Collingswood, New Jersey	Order Denying Mortgage Loan Originator License Application  January 25, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141(a)(2)(A))
Virtua Funding, LLC Sandy, Utah	Accusation  January 29, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b) and 22715(d))
Sadnara Corporation Santa Ana, California	Accusation  January 29, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159, 22715(b) and 22715(d))
Cash Central of California, LLC Dublin, Ohio	Desist and Refrain Order  January 29, 2019	Unlawful California Financing Law Activity  (Financial Code Sections title 10 § 1451(c))

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Luca Silverio Spigno Encinitas, California	Order Revoking Mortgage Loan Originator License  January 29, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Sections 22109.1 and 22712)
Tulare County Escrow Co. Visalia, California	Consent Order  January 30, 2019	Unlawful Escrow Law Activity  (Financial Code Section 17600)
Gateway Mortgage Group, LLC Jenkins, Oklahoma	Settlement Agreement  January 30, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321 and 50504)
Avant of California, LLC Chicago, Illinois	Consent Order  January 31, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22712, 22100 and title 10 § 1451(c))