

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
America One Properties Incorporated San Jose, California	Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 5, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Citadel Escrow Inc. Peter Hom Rancho Cucamonga, California Artesia, California	Order Suspending Peter Hom from any Position of Employment, Management, or Control of any Escrow Agent Settlement Agreements June 5, 2017	Unlawful Escrow Law Activity (Financial Code Section 17243)

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Kracksmith, Inc. San Marino, California	Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 5, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
O'Keven, LLC Seattle, Washington	Citation Order Rescinding Order Summarily Revoking California Lenders License June 6, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Mortgage Tree Capital Inc. Elk Grove, California	Citation Order Rescinding Order Summarily Revoking California Lenders License June 6, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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Neil D. Gitnick dba Value Home Loan, Inc. Woodland Hills, California	Order Withdrawing Notice of Intention to Issue Order Barring Neil D. Gitnick from any Position of Employment, Management or Control of any Finance Lender June 6, 2017	Unlawful Finance Lender Law Activity (Financial Code Section 22169)
Allied Home Mortgage Corporation aka AllQuest Home Mortgage Corporation Houston, Texas	Accusation June 6, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50120, 50123, 50130, 50200, 50207, 50307, 50307.2, 50326, 50401, 50327 and title 10 § 1950.200)
Charles Jeffrey Haliburton Newport Beach, California	Statement of Issues June 6, 2017	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 22109.1(a)(3))

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City Title Loan dba City Loan Long Beach, California	Desist and Refrain Order June 7, 2017	Unlawful Finance Lenders Law Activity (California Code of Regulations title 10, § 1451)
Shipping Franchise Holding Corporation SSFC, LLC Jacksonville, Florida	Statement in Support of Stop Order Denying Effectiveness of Franchise Registration Application and Claim for Ancillary Relief Stop Order Denying Effectiveness of Franchise Registration Application June 8, 2017	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31200, 31123, 31115, 31408 and 31115(a))
University Islamic Financial Corporation Ann Arbor, Michigan	Citation Order Rescinding Citation June 8, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22705.5(a) and 22707.5)

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HOA Credit Corporation Michael Todd Chulak Agoura Hills, California	Statement of Issues Denying Application for Finance Lender or Broker License June 8, 2017	Unlawful Finance Lenders Law Activity (Financial Code Section 22109)
Chicago Financial Services, Inc. Chicago, Illinois	Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 8, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
MGM Lenders, Inc. Santa Ana, California	Citation Order Rescinding Order Summarily Revoking California Lenders License June 8, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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Ali Derakhshanian A-M Auto Buy & Loan 4 Titles A-M Auto Sales & Lease, Inc. Westminster, California	Desist and Refrain Order June 8, 2017	Unlawful Finance Lenders Law Activity (Financial Code Section 22100)
Norma Sorto Arcadia, California	Accusation June 9, 2017	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1), and (a)(2), title 10 § 1738, 1738.1 and 1738.2 and 17423(a)(1))
Luca Silverio Spigno San Diego, California	Accusation in Support of Notice of Intention to Issue Order Revoking Mortgage Loan Originator License of Luca Silverio Spigno June 9, 2017	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172(a)(2) and 22109.1(a)(3))

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Virtua Funding, LLC Sandy, Utah	Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 9, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Warren Marshall Stein Owings Mills, Maryland	Order Denying Application for Mortgage Loan Originator License June 9, 2017	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141 and 50141(a)(2)(A))
J & D Financial (West Coast) Corporation Beverly Hills, California	Notice of Petition for Reinstatement June 9, 2017	Unlawful Finance Lenders Law Activity (Government Code Section 11522)
Dwayne Keith Elam Victorville, California	Statement of Issues in Support of Denial of Mortgage Loan Originator Application June 9, 2017	Mortgage Loan Originator License (Financial Code Section 50141)

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<p>Global Victory Capital Investment Group aka Global Victory Capital Group Phase 7 Media Group, Inc. Willis Victory aka Willis George Victum aka Willis Victim aka Willis G. Victory aka Willis George Victory Angelica Go aka Fray Angelica Go</p> <p>San Diego, California</p>	<p>Stipulation to Desist and Refrain Order</p> <p>Final Order as to Respondent Angelica Go, also known as Fray Angelica Go, Levying Administrative Penalties</p> <p>June 9, 2017</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110, 25401 and 25252)</p>
<p>RG Capital Management, LLC Ravi Ganjoo</p> <p>San Ramon, California</p>	<p>Settlement Agreement</p> <p>Order Suspending Ravi Ganjoo from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>Order Suspending Investment Adviser Certificate</p> <p>June 12, 2017</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25232, 25232.1, 25238, title 10 § 260.238(a)(2), title 10 § 260.238(h), 25404(b)(4), 25241 and title 10 § 260.241.3)</p>

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Arnold Randal Harper Kennesaw, Georgia	Statement of Issues in Support of Denial of Mortgage Loan Originator Application June 13, 2017	Mortgage Loan Originator License (Financial Code Section 50141)
Continuum Financial Partners, LLC El Dorado Hills, California	Statement in Support of Order to Discontinue Violations Order to Discontinue Violations June 20, 2017 Statement in Support of Order Levying Administrative Penalties and Order Levying Administrative Penalties June 23, 2017	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25251)

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<p>William Richard Hogarty Livermore, California</p>	<p>Stipulation Final Order Denying Application for Mortgage Loan Originator License June 20, 2017</p>	<p>Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141 and 50141(a))</p>
<p>Tradewinds Escrow, Inc. Torrance, California</p>	<p>Statement of Facts in Support of Order to Discontinue Violations Order to Discontinue Violations June 20, 2017</p>	<p>Unlawful Escrow Law Activity (Financial Code Section 17602)</p>
<p>Puente Hills Financing, LLC City of Industry, California</p>	<p>Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 20, 2017</p>	<p>Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)</p>

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Cembrus, Inc. Newport Beach, California	Citation Order Rescinding Order Summarily Revoking California Lenders License June 21, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
BIC Mortgage Company, LLC Dallas, Texas	Citation Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 22, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Stilt Inc. San Francisco, California	Consent Order June 23, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22100 and 22712)

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<p>Jack Easton</p> <p>Las Vegas, Nevada</p>	<p>Citation</p> <p>Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s)</p> <p>June 26, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22707.5 and 22715)</p>
<p>Loeb Term Solutions LLC</p> <p>Chicago, Illinois</p>	<p>Citation</p> <p>Orders Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s)</p> <p>June 26, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22707.5 and 22715)</p>
<p>EMJ Capital Corporation</p> <p>Walnut Creek, California</p>	<p>Notice of Petition for Reinstatement</p> <p>June 27, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Government Code Section 11522)</p>

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Pirs Capital, LLC New York, New York	Citation Order Rescinding Order Summarily Revoking California Lenders License June 27, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
David Lee Clements Sacramento, California	Citation Orders Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) June 27, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Ephraim Giron Goltiao Napa, California	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator License June 28, 2017	Mortgage Loan Originator License

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ark-La-Tex Financial Services, LLC Plano, Texas	Citation Orders Rescinding Order Summarily Revoking California Lenders License June 29, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Denovo Group, Inc. Fresno, California	Citation Orders Rescinding Order Summarily Revoking California Lenders License June 29, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)