

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
Jan-15**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ocwen Loan Servicing, LLC West Palm Beach, Florida	Order of Forfeiture January 2, 2015 Consent Order January 23, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50302 and 50326)
MBP Insurance Services, Inc. Joseph Francis Bartholomew Laguna Hills, California Lake Forest, California	Desist and Refrain Order January 5, 2015	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Iloan, LLC Dublin, California	Order Revoking California Residential Mortgage Lender License January 6, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50307, 50401, 50205, 50310 and 50311)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Open Mortgage, LLC Austin, Texas</p>	<p>Accusation in Support of Notice of Intent to Issue Orders Suspending Licenses 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>Order to Refund Excessive Appraisal Fees</p> <p>Order to Refund Excess Credit Report Fees</p> <p>Order to Refund Excessive Per Diem Interest Charges</p> <p>January 6, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50202(b), 50203(a)(1), 50204(o), 50204(i), 50204(k), 50314, 50700(1)(c), title 10 § 1950.314.1(b), 1950.314.6 and 7114, 50321, 50504(a) and 50504(b))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Alliance Acquisitions, Inc. Brian K. Altounian Dean Janes Los Angeles, California	Desist and Refrain Order January 6, 2015	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Centerline Mortgage Partners, Inc. Centerline Finance Corporation New York, New York	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License January 6, 2015 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License January 9, 2015	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Aqua Finance, Inc. Wausau, Wisconsin	Notice of Petition for Reinstatement January 7, 2015	Unlawful Finance Lender Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CNU of California, LLC dba CashNet USA Chicago, Illinois	Order Forfeiting All Charges and Fees; Citations; and Desist and Refrain Order January 12, 2015	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23062 and 23058)
Continental Currency Services, Inc. dba CCS Santa Ana, California	Citations; and Desist and Refrain Order January 13, 2015	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23058)
Escrow Palace, Inc. Encino, California	Accusation Order to Discontinue Violations January 14, 2015	Unlawful Escrow Law Activity (Financial Code Sections 17210, 17415 and title 10 § 1732.3)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
iApprove Lending Costa Mesa, California	Notice of Petition for Reinstatement January 14, 2015 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License January 30, 2015	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Daniela M. Spiridon aka Daniela M. Schroeder Danville, California	Accusation Supporting Notice of Intention to Issue Order January 16, 2015	Unlawful Escrow Law Activity (Financial Code Section 17423)
Merchant Factors Corp. New York, New York	Order Conditionally Granting Petition for Reinstatement January 16, 2015	Unlawful Finance Lender Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Jeffrey Jordan dba Jordan Advisor Group San Francisco, California</p>	<p>1. Desist and Refrain Order; 2. Order Levying Administrative Penalties</p> <p>Settlement Agreement Between Jeffrey Jordan dba Jordan Advisor Group and The California Department of Business Oversight Resolving: 1. Desist and Refrain Order; and Order Levying Administrative Penalties</p> <p>January 16, 2015</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25230(a) and 25252(b))</p>
<p>Aaron Hugh Braun Greenbrae, California</p>	<p>Accusation in Support of Intention to Issue Order Barring Aaron Hugh Braun from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>January 21, 2015</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Section 25232.1)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>International City Mortgage, Inc. Orange, California</p>	<p>Accusation in Support of Notice of Intent to Issue Order Suspending Residential Mortgage Lending License and Imposing Penalties</p> <p>Statement of Facts in Support of Order to Discontinue Violations</p> <p>Order to Discontinue Violations</p> <p>Order to Refund Excessive Per Diem Interest Charges</p> <p>January 22, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50202(a)(3), 50204(k), 50204(o), 50314, title 10 § 1950.314.1 and 1950.314.6, 50321 and 50504)</p>
<p>Sunset One Escrow, Inc. Murrieta, California</p>	<p>Order to Discontinue Violations</p> <p>January 22, 2015</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Section 17415)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>The Escrow Forum Lake Forest, California</p>	<p>Order to Discontinue Violations Settlement Agreement January 23, 2015</p>	<p>Unlawful Escrow Law Activity (Financial Code Sections 17400, 17414 and title 10 § 1741.3)</p>
<p>Reverse Mortgage USA, Inc. dba 1st Reverse Mortgage Austin, Texas</p>	<p>Accusation in Support of Order to Revoke Residential Mortgage Lender and/or Servicer License January 26, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50200, 50202, 50204(c), 50204(j), 50204(k), 50307, 50326 and title 10 § 1950.314.1, 1950.122.2 and 1950.314.4(j))</p>
<p>Ekholm Wealth Management Brooks Ekholm Lewis Coronado, California</p>	<p>Desist and Refrain Order and Claim for Ancillary Relief Stipulation to Desist and Refrain Order and Claim for Ancillary Relief January 26, 2015</p>	<p>Unlawful Investment Adviser Activity (Corporations Code Sections 25532, 25254 and 25252)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Spirit of California Entertainment Group Inc. James Brent Rogers Phillip Lee McKitterick Los Gatos, California	Desist and Refrain Order January 26, 2015	Unlawful Broker-Dealer Activity and Offer and Sale of Securities (Corporations Code Sections 25210 and 25401)
George Gerard Grachen Buena Park, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License January 26, 2015	Mortgage Loan Originator License (Financial Code Section 50141)
Media One Direct, LLC Charles Overton Mission Viejo, California Aliso Viejo, California	Desist and Refrain Order January 30, 2015	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
loanDepot.com LLC Foothill Ranch, California	Accusation in Support of Notice of Intent to Issue Orders Suspending License and Imposing Penalties Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations January 30, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50202, 50321, 50327(a)(1), 50513(a)(4) and title 10 § 1950.314.1)