

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
Jul-13**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Efficient Services Escrow Group Huntington Beach, California	Order Appointing Receiver to Liquidate and Wind Up Business July 2, 2013	Unlawful Escrow Law Activity (Financial Code Section 17630)
New Directions Christian Fellowship New Directions Financial Services Kenny Ray Mosley Long Beach, California	Desist and Refrain Order July 9, 2013	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Earth Energy Exploration, Inc. dba Earth Energy Exploration, LLC Bruce Fox HydroCarb X3, LLP Leeville #1, LLP Cheyenne, Wyoming	Desist and Refrain Order July 9, 2013	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Real Estate Mortgage Network dba Financemyhome.com Homebridge Menlo Park Funding Edison, New Jersey</p>	<p>Accusation in Support of Notice of Intention to Issue License Suspensions and Levy Penalties Statement of Facts in Support of Order to Discontinue Violations and Notice to Make Order Final Order to Discontie Violations July 9, 2013</p>	<p>Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50327, 50513(b), title 10 § 1950.314.6, 50504(o), and 50314)</p>
<p>Christopher Allen Russello Camarillo, California</p>	<p>Order Denying Petition for Reinstatement July 10, 2013</p>	<p>Unlawful Escrow Law Activity (Government Code Section 11522)</p>
<p>Wheels Financial Group, Inc. dba 1800LoanMart 800LoanMart Encino, California Riverside, California Van Nuys, California</p>	<p>Desist and Refrain Order July 11, 2013</p>	<p>Unlawful Finance Lender Law Activity (Financial Code Sections 22155, 22161 and 22712)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
VIP PDL Services, LLC aka The VIP Loan Shop aka www.theviploanshop.com Charlestown, Nevis, West Indies	Order Voiding Transactions July 12, 2013	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23060)
Sean Roberts aka Sean R. Roberts Costa Mesa, California	Order Denying Petition for Reinstatement July 16, 2013	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Adobe Escrow Corporation Caroll Kudinoff Whittier, California	Settlement Agreement Order Revoking Escrow Agent's License Order Barring Caroll Kudinoff from any Position of Employment, Management or Control of any Escrow Agent July 29, 2013	Unlawful Escrow Law Activity (Financial Code Sections 17423 and 17606)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jeffrey Christopher Sprankle Chula Vista, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License July 29, 2013	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Arvin Financial Services dba Hesam Shahnazi Northridge, California	Notice of Petition for Reinstatement July 30, 2013	Unlawful Finance Lender Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>City First Mortgage Services, LLC dba City 1st Mortgage City 1st Mortgage Services</p> <p>Bountiful, Utah Modesto, California Orange, California San Bruno, California San Diego, California San Ramon, California</p>	<p>Accusation in Support of Notice of Intention to Issue Orders Suspending Residential Mortgage Lender and Servicer License and Imposing Penalties</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Refund Excessive Per Diem Interest Charges and Notice of Intent to Make Order Final</p> <p>Order to Discontinue Violations and Refund Excessive Per Diem Interest Charges</p> <p>July 31, 2013</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50326, 50314, 50307, 50513, 50204(o), 50321 and 50504)</p>