

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cooper's Escrow Bell Gardens, California	Order Terminating Conservatorship Order Appointing Azucena Manalo as Conservator July 1, 2015	Unlawful Escrow Law Activity (Financial Code Section 17630)
Pacific Union Financial, LLC Irving, Texas	Settlement Agreement July 1, 2015	Unlawful Residential Mortgage Lending and Finance Lender Law Activity (Financial Code Sections 22109, 22714, 50204(o), 50307(b), 50327 and 50513(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Commercial Escrow Services, Inc. Pleasant Hill, California	Order Appointing Azucena Manalo as Conservator July 8, 2015	Unlawful Escrow Law Activity (Financial Code Section 17630)
Dharminder Dewan Nurture Kids Inc. dba's We Nurture Kids Nurture Kids Fremont, California	Desist and Refrain Order July 14, 2015	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)
Jinesh Talsania dba Money Mall Pomona Pomona, California	Desist and Refrain Order; and Citation July 15, 2015	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Sections 23050 and 23058)
YoFresh Yogurts Franchising, Inc. Chris Gregoris Boston, Massachussetts	Citation and Desist and Refrain Order July 16, 2015	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
First California Mortgage Company Petaluma, California	Settlement Agreement July 16, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204(o) and title 10 § 1950.314.6)
Legacy Group Lending, Inc. Bellevue, Washington	Order Revoking Residential Mortgage Lender License July 17, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
New Body MD LLC Rick Frisk Richard V. Bennett Joseph R. Porche Sammamish, Washington Irvine, California Long Beach, California	Desist and Refrain Order July 17, 2015	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110, 25210 and 25401)

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I World Investment, Inc. Kou Her Clovis, California	Desist and Refrain Order July 17, 2015	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Liberty Metals Group, LLC www.libertymetals.com Del Mar, California	Desist and Refrain Order July 17, 2015	Unlawful Commodity Law Activity (Corporations Code Section 29520)
Citivest Residential Income and Total Return Fund, LLC www.citivestinc.com Newport Beach, California	Desist and Refrain Order July 17, 2015	Unlawful Offer and Sale of Securities (Corporations Code Sections 25102.1(d) and 25401)

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<p>Glenn Cybulski Persona Pizza Holdings LLC Miami Beach, Florida</p>	<p>Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs</p> <p>Statement in Support of Stop Order Denying Effectiveness of Franchise Renewal Registration Application</p> <p>Stop Order Denying Effectiveness of Franchise Renewal Registration Application</p> <p>July 20, 2015</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31111, 31200, 31406, 31408, 31115(a) and 31117)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Merchant Factors Corp. New York, New York	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License July 21, 2015	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Broker Solutions, Inc. Tustin, California	Settlement Agreement July 21, 2015	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50204(o) and 50504)