

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

July-16

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
40 Day Fruit Fast, LLC Antoine Derbergerac Duquesnay www.40dayfruitfast.com Clayton, Delaware	Desist and Refrain Order July 1, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Velocity Escrow, Inc. Irvine, California	Order Terminating Conservatorship Order Appointing Azucena Manolo As Conservator July 1, 2016	Unlawful Escrow Law Activity (Financial Code Section 17630)
Vic Harboyan Glendale, California	Statement of Issues in Support of Denial of Mortgage Loan Originator License Application July 5, 2016	Mortgage Loan Originator License (Financial Code Section 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Amerifirst Financial, Inc. Mesa, Arizona	Citation July 5, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50302 and 50314)
ClickN Kids, Inc. Arwyn Carabet Alan Scalone Carson City, Nevada Agoura Hills, California	Desist and Refrain Order July 5, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Shoreh Bagbeh Blue View Corporation Loan Servicing Group, LLC dba LSG Loan Center KHF Lending, LLC La Jolla, California	Desist and Refrain Order July 6, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50002)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Beryl Capital Management, LLC David Alexander Witkin Redondo Beach, California	Desist and Refrain Order Stipulation July 12, 2016	Unlawful Investment Adviser Activity (Corporations Code Section 25230)
Paulette Maureen Dystant Irvine, California	Stipulation July 12, 2016	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172 and 22705.1(a))
Diana Irene Dibble Woodland Hills, California	Stipulation July 14, 2016	Mortgage Loan Originator License (Financial Code Sections 22172, 50316(a) and title 10 § 1950.122.9)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Robin Crest Fritz Kramer Woodside, California Hettlingen, Switzerland	Desist and Refrain Order July 14, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
BondIt LLC LQDT Holdings LLC Santa Monica, California	Desist and Refrain Order Stipulation July 15, 2016	Unlawful California Finance Lender Law Activity (Financial Code Sections 22100 and 22712)
JD Escrow, Inc. Fountain Valley, California	Order to Discontinue Escrow Activities Order Imposing Penalties July 18, 2016 Order Setting Aside Order to Discontinue Escrow Activities July 28, 2016	Unlawful Escrow Law Activity (Financial Code Sections 17408 and 17415)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mckenzie-Black Investments, LLC Homer Lynn Mckenzie Los Angeles, California	Desist and Refrain Order July 18, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Palm Beach Park Association San Clemente, California	Consent Order July 19, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25113, 25102(a)(1) and 25121)
OneClick Cleaners, Inc. dba OneClick Cleaners Brooklyn, New York	Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs July 20, 2016	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408)

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South Bay Escrow Co. Manhattan Beach, California	(1) Accusation; and (2) Order Imposing Penalties July 21, 2016	Unlawful Escrow Law Activity (Financial Code Section 17408)
Oil Options Hotline, LLC Oil & Energy Investment Report Inc. Penny Mining Speculator, Inc. Currency Options Hotline, Inc. Gold Options Hotline, Inc. Robert W. Czeschin Alper Basoglu Chuck de Castro San Francisco, California	Desist and Refrain Order July 21, 2016	Unlawful Investment Adviser Activity (Corporations Code Section 25230)
Commercial Real Estate Lender, Inc. John Brown www.CRELender.com Los Angeles, California	Desist and Refrain Order July 22, 2016	Unlawful California Finance Lender Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
ABKO 247, Inc. dba Cash Plus #208 El Monte, California	Desist and Refrain Order; and Citations July 21, 2016	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Sections 23050 and 23058)
Mmrem Escrow, Inc. Culver City, California	Consent Order July 27, 2016	Unlawful Escrow Law Activity (Financial Code Sections 17408, 17408(b), 17602.5 and 17608)