

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
May 2018**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Leija Enterprises, Inc. Riverbank, California	Settlement Agreement May 1, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Mingjun Li Baldwin Park, California	Settlement Agreement May 1, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Community First Lending, LLC Dearborn, Michigan	Settlement Agreement May 2, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
OXXO Care Cleaners Hollywood, Florida	Desist and Refrain Order May 2, 2018	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)
AuctionAddicts.com aka Auction Addicts Auction Attics Darryle D. Douglas Orange, California	Desist and Refrain Order May 2, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Advanced Financial Solutions Group, Inc. Garry M. Mupas Jeffery D. Choi Mission Hills, California Las Vegas, Nevada	Desist and Refrain Order May 2, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Kevin D. McGill San Francisco, California	Order Denying Mortgage Loan Originator License Application May 4, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Clement Financial, Inc. Fullerton, California	Settlement Agreement May 7, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Fusion Bank Kendell Lang Nassau, Commonwealth of the Bahamas	Cease and Desist Order May 7, 2018	Unlawful Financial Institutions Law Activity Financial Code Sections 560, 561 and 562)
Elite Funding Corporation Columbia, Maryland	Settlement Agreement May 7, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Allen Sue San Jose, California	Accusation in Support of Notice of Intent to Issue Order Revoking Mortgage Loan Originator License May 8, 2018	Mortgage Loan Originator License (Financial Code Sections 50141, 50327 and 50513)
Elizabeth Alejo San Jose, California	Accusation in Support of Notice of Intent to Issue Order Revoking Mortgage Loan Originator License May 8, 2018	Mortgage Loan Originator License (Financial Code Sections 50141, 50327 and 50513)
Pyramid Screening Technology, Inc. dba BulletHire Steven Ganesh Pleasanton, California	Statement in Support of Order Levying Administrative Penalties Desist and Refrain Order May 9, 2018	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25252 and 25401)
Equine Escrow, Inc. Danville, California	Order Revoking Escrow Agent's License May 9, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17348 and 17608)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Terrance T. Holiday Holiday RX, Inc. Marina Del Rey, California	Final Order Levying Administrative Penalties May 9, 2018	Unlawful Offer and Sale of Securities (Corporations Code Sections 25252 and 25401)
William John Mickley, Jr. Huntington Beach, California	Settlement Agreement May 9, 2018	Mortgage Loan Originator License (Financial Code Section 50141)
Agilecap, LLC Park City, Utah	Settlement Agreement May 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Orange Circle International, LLC Palm Desert, California	Settlement Agreement May 9, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Tiburon Research Group, Inc. Foster City, California	Consent Order May 9, 2018	Unlawful Investment Adviser Activity (Corporations Code Sections 25230(a), 25230.1 and 25252(b))
WBMI, Inc. Los Angeles, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Grosvenor Park Media Fund LP Santa Monica, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715, 22513 and 22153(b))
Loan Simply, Inc. Charlotte, North Carolina	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Money Pills, Inc. Newport Beach, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Youland, Inc. Alameda, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Presbyterian Intercommunity Hospital, Inc. Whittier, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Wilshire Commercial Capital, LLC Los Angeles, California	Desist and Refrain Order May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22156 and title 10 § 1451)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Instant Cash, Inc. dba Advance Cash</p> <p>Palm Desert, California Winterhaven, California</p>	<p>Order Revoking California Deferred Deposit Transaction Law License</p> <p>Consent Order</p> <p>May 10, 2018</p>	<p>Unlawful California Deferred Deposit Transaction Law Activity</p> <p>(Financial Code Sections 23050, 23052 and 23058)</p>
<p>Draper and Kramer Mortgage Corp.</p> <p>Lombard, Illinois</p>	<p>Accusation</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order</p> <p>Order to Discontinue Violations</p> <p>Order to Refund Excessive Per Diem Interest Charges</p> <p>May 10, 2018</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50327, 50504, 50504(o), 50513 (b) and 50321)</p>

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Union Capital Associates, Inc. Santa Ana, California	Statement of Issues Desist and Refrain Order May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100, 22109(a)(3) and 22712)
Trade Up LLC San Mateo, California	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Robert Pinzhoffer St. Petersburg, Florida	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Amerifund, Inc. Scottsdale, Arizona	Settlement Agreement May 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Hana Commercial Finance, Inc. Los Angeles, California	Settlement Agreement May 14, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
SaveUnited.org Stateline, Nevada	Settlement Agreement May 14, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Elad Motors, Corp. Encino, California	Settlement Agreement May 14, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Business Debt Solutions, Inc. dba Business Capital San Francisco, California	Consent Order May 14, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22713)

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Thomas M. Manley Silver Saddle Commercial Development, LP Silver Saddle Ranch & Club, Inc. Galileo Commercial Property Owner's Association, Inc. Burbank, California California City, California	Desist and Refrain Order and Order for Ancillary Relief May 14, 2018	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Karen J. Varley aka Karen Jannette Roady Mesa, Arizona	Order Denying Mortgage Loan Originator License Application May 14, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Millstone Funding, Inc. Patchogue, New York	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Luxury Asset Lending, LLC Newport Beach, California	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Kaye Financial Corporation West Bloomfield, Michigan	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Danielle Wagner Las Vegas, Nevada	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Advance Capital Resources, LLC Westminster, California	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Nicole Michelle White Lake Forest, California	Settlement Agreement May 15, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Christopher Pardee Austin San Luis Obispo, California	Accusation in Support of Notice of Intent to Issue Order Revoking Mortgage Loan Originator License May 16, 2018	Mortgage Loan Originator License (Financial Code Sections 50327 and 50513)
Juan R. Villanueva Rosario Nunez Downey, California	First Amended Accusation May 16, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and 17423)
Richard F. Murkey, Sr. Dennis A. Murkey National Consumer Advocates, Inc. Northridge, California Las Vegas, Nevada	Citation: Desist and Refrain Order May 17, 2018	Unlawful Check Sellers, Bill Payers and Proraters Law Activity (Financial Code Sections 12200, 12002.1, 12104 and 12107)
Benjamin Flores Diaz aka Benjamin Diaz aka Benny Flores Diaz, Jr. Murrieta, California Shelby Township, Michigan	Statement of Issues May 17, 2018	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22109.1(a)(3), 50141 and 50141(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bret Michael Ackerman Anato Advisory Services, LLC Santa Monica, California	Settlement Agreement Order Denying Application for Investment Adviser Certificate Order Barring Bret Michael Ackerman from any Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Broker May 17, 2018	Unlawful Investment Adviser Activity (Corporations Code Sections 25232 and 25232.1)
Kevin Ray Dillard Palmdale, California	Order Denying Mortgage Loan Originator License Application May 17, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
First California Mortgage Company Petaluma, California	Accusation in Support of Order to Revoke Mortgage Lenders License May 18, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50202, 50124 and 50327)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Champion Home Loans, Inc. Milpitas, California	Settlement Agreement May 18, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Shore Funding Solutions, Inc. Melville, New York	Settlement Agreement May 18, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
MRN Cubed, LLC Frisco, Texas	Settlement Agreement May 18, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
ENE Elite National Escrow Inc. Santa Rosa, California	Accusation May 22, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17406, 17600(b), 17602.5 and 17608)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Grobecker Holland International, Inc. San Francisco, California	Settlement Agreement May 22, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Amerilink Escrow, Inc. Vinh Phan Quang Phan aka Adan Phan Huntington Beach, California	Accusation in Support of: 1) Order Barring Vinh Phan and Quang Phan, also known as Adan Phan, from any Position of Employment, Management, and Control of any Escrow Agent 2) Order Revoking Amerilink Escrow, Inc.'s Escrow Agent License May 22, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and (2), title 10 § 1738, 17210 and title 10 § 1738.1 and 1738.2)
Arete Investment Company, LLC Santa Clarita, California	Settlement Agreement May 23, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Allegro California, LLC Monsey, New York	Settlement Agreement May 23, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
iLending Mortgage LLC Scottsdale, Arizona	Settlement Agreement May 23, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
LoanPro LLC Huntington Beach, California	Settlement Agreement May 25, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Inland Mortgage Capital, LLC Oak Brook, Illinois	Settlement Agreement May 25, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Treo International, Inc. Newport Coast, California	Settlement Agreement May 25, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Centro Estudios Universitarios, Inc. San Diego, California	Settlement Agreement May 25, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
BCOF Capital, LP New York, New York	Settlement Agreement May 25, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Kwik Mortgage Corporation Plainfield, New Jersey	Settlement Agreement Order to Discontinue Violations May 25, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204(e) and 50321)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Blackstone Financial, Inc. Carlsbad, California	Settlement Agreement May 29, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Exceed Companies LLC Glendale, California	Settlement Agreement May 29, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
American Interbank Mortgage, LLC dba AIB Mortgage American Interbank Nations Bestrate4u.com Nations Mortgage Irvine, California	Order to Discontinue Violations May 29, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50321)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Brian Joseph Decker Temecula, California	First Amended Accusation in Support of Order Revoking Mortgage Loan Originator License of Brian Joseph Decker May 29, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)
Ben Alexander-Owens Anderson Irvine, California	First Amended Accusation in Support of Order Revoking Mortgage Loan Originator License of Ben Alexander-Owens Anderson May 29, 2018	Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)
Trigen Leasing, LLC New York, New York	Notice of Petition for Reinstatement May 29, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
Monte Carlo Escrow, Inc. Rancho Cucamonga, California	Final Order to Discontinue Violations May 30, 2018	Unlawful Escrow Law Activity (Financial Code Section 17602)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
RD Legal Funding, LLC Cresskill, New Jersey	Settlement Agreement May 30, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
East Bay Conversion and Reinvestment Commission Oakland, California	Settlement Agreement May 31, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)