

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Boonrate, Inc. Rick B. Lien</p> <p>Newport Beach, California</p>	<p>Order Denying Finance Lender License Application</p> <p>Order Barring Rick B. Lien from any Position of Employment, Management or Control of any Finance Lender, Broker, or Mortgage Loan Originator</p> <p>March 3, 2015</p>	<p>Unlawful Finance Lender Law Activity</p> <p>Financial Code Section 22170)</p>
<p>WCS Lending, LLC</p> <p>Boca Raton, Florida</p>	<p>Order Revoking California Residential Mortgage Lender License</p> <p>March 3, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50310 and 50311)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
George Gerard Grachen Buena Park, California	Order Denying Mortgage Loan Originator License Application  March 3, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Pensions, Annuities and Settlements, LLC Future Income Payments, LLC Cash Flow Investment Partners, LLC Scott A. Kohn <a href="http://www.lumpsum-settlement.com">www.lumpsum-settlement.com</a>  Irvine, California Newport Beach, California Corona Del Mar, California	Desist and Refrain Order  March 3, 2015	Unlawful Finance Lender Law Activity  (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Point Mortgage Corporation dba Point Mortgage Financial  Chula Vista, California	Accusation  Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  Order to Refund Excessive Per Diem Interest Charges  March 4, 2015	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50327, 50504, 50504(o) and 50513(b))
Pension Funding, LLC Pension Income, LLC U.S. Pension Funding Rex Hofelter Edwin Lichtig <a href="http://www.uspensionfunding.com">www.uspensionfunding.com</a>  Huntington Beach, California	Desist and Refrain Order  March 5, 2015	Unlawful Finance Lender Law Activity  (Financial Code Section 22100)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
David Rafi Ayoubi San Diego, California	Order Barring David Rafi Ayoubi from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  March 5, 2015	Unlawful Investment Adviser Activity  (Corporations Code Section 25232.1)
David Scott Cacchione Menlo Park, California	Consent Order Barring David Scott Cacchione from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  March 5, 2015	Unlawful Broker-Dealer and Investment Adviser Activity  (Corporations Code Sections 25213 and 25232.1)
Patrick M. Fairon San Ramon, California	Order Denying Mortgage Loan Originator License Application  March 11, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Amerifirst Financial, Inc. Mesa, Arizona</p>	<p>Accusation in Support of Notice of Intention to Issue Order Suspending License and Levying 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 Per Diem Interest Charges</p> <p>March 12, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204 (c)(i)(k) and (o), title 10 § 1950.214.4(b) and (j), 50321, 50327, 50504, 50513(a)(4)(b) and title 10 § 1950.314.4(j))</p>
<p>Daniela M. Spiridon aka Daniela M. Schroeder Danville, California</p>	<p>Order Barring Daniela M. Spiridon (aka Daniela M. Schroeder) from any Position of Employment, Management or Control of any Escrow Agent</p> <p>March 12, 2015</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Section 17423)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Prime West Escrow, Inc.  Los Angeles, California Studio City, California	Order Terminating Conservatorship  March 16, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17630)
Diana LaRae Olivan  Brentwood, California	Order Denying Application for Mortgage Loan Originator License  March 20, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Great Performance Escrow, Inc.  West Covina, California Downey, California	Order Revoking Escrow Agent's License  March 20, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17608)
Cash4Rent, Inc. aka LoanMe, Inc. aka MortgageCall, Inc.  Orange, California	Order Withdrawing Accusation Without Prejudice  Order Withdrawing Desist and Refrain Order Without Prejudice  March 23, 2015	Unlawful Finance Lender Law Activity  (Financial Code Section 22712)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Ocwen Loan Servicing, LLC West Palm Beach, Florida	Order of Forfeiture March 24, 2015	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50326)
Ace Cash Express, Inc. Irving, Texas	Accusation in Support of Notice of Intent to Issue Order Suspending California Deferred Deposit Transaction License March 24, 2015	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23052, 23035(a), 23036(f), 23037(h) and 23024)
Njeri Cheatham Havre de Grace, Maryland	Order Denying Application for Mortgage Loan Originator License March 25, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)