

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

May-14

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
James M.Clark Western America Equities LLC Bellevue, Washington	Stipulated Settlement May 5, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Lewisfin.com dba Lewis Financial Birmingham, Michigan	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License May 5, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Brighton FNL LLC Salt Lake City, Utah	Desist and Refrain Order May 6, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23050)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cloud 9 Marketing, LLC Wilmington, Delaware	Desist and Refrain Order; and Order Voiding Transactions May 13, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23005 and 23060)
American Classic Escrow Corp. Cerritos, California	Order to Discontinue Violations May 14, 2014	Unlawful Escrow Law Activity (Financial Code Section 17602)
Inhee Cha dba Downtown Jewelry & Loans Santa Ana, California	1) Desist and Refrain Order; and 2) Order Voiding Deferred Deposit Transactions May 14, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23005 and 23060)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Northway Financial Corporation Ltd. Northway Broker Ltd. dba Zip19.com Malta, European Union	Desist and Refrain Order; Order Voiding Transactions; and Citations May 14, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23050, 23060 and 23058)
TAK Consulting LLC Roland Williams Kathy Harris Costa Mesa, California	Order Imposing Penalties May 15, 2014	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25130, 25210, 25252 and 25254)
Colonial Realty Group, Inc. dba Golden Key Escrow Colonial Investment Group, Inc. Corona, California	Desist and Refrain Order May 19, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17200, 17210.2 and 17403)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
United Consumer Financial Services, Inc. dba www.ezpaydaycash.com Salt Lake City, Utah	1) Citation and Desist and Refrain Order; and 2) Order Voiding Deferred Deposit Transactions May 19, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23060)
Ridgegate Escrow, Inc. Calabasas, California Encino, California	Stipulation May 19, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17602 and 17604)
Alvin Roy Brown First Choice Investment Inc. First Choice Energy Partners L.P. www.first--choice.com www.firstchoiceoilandgas.com Redondo Beach, California	Desist and Refrain Order May 20, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Craig Williams Eric Lovy aka Eric Beltran Michael Van Meter Huntington Beach, California	Consent Order Stipulation and Settlement Agreement May 21, 2014	Unlawful Offer and Sale of Securities (Corporations Code Sections 25252 and 25254)
Kevin Michael McCarthy K.M. & Associates LLC Brandon Cruz Currency Warriors LP Currency Warriors Inc. Jeffrey Friederichs Intelicloud Holdings Inc. Irvine, California Santa Monica, California Mission Viejo, California Laguna Beach, California	Desist and Refrain Order May 28, 2014	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110, 25210 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Golden Empire Mortgage, Inc.</p> <p>Bakersfield, California</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>Accusation in Support of Notice of Intent to Issue Order Suspending License and Imposing Penalties</p> <p>Order to:</p> <p>(1) Refund Excess Per Diem Interest Charges;</p> <p>(2) Discontinue Violations</p> <p>May 29, 2014</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50321 and 50504)</p>