

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
November-16**

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
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| L.A. Escrow Express, Inc. Agoura Hills, California | Amended Accusation Amended Order Imposing Penalties November 1, 2016 | Unlawful Escrow Law Activity (Financial Code Sections 17406 and 17408) |
| PrimeLending, A PlainsCapital Company Dallas, Texas | Consent Order November 3, 2016 | Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204 (e) and (o), 50321, 50504 and 50513) |
| Maria I. Ramirez Reyna Agoura Hills, California | Order Revoking Finance Lender/ Broker License November 7, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Sections 22104, 22159 and 22714) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|---|---|
| LoanOn, Inc. Woodland Hills, California | Order Revoking California Finance Lenders License Issued to LoanOn, Inc. November 8, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Section 22714) |
| AFH Holding and Advisory, LLC Beverly Hills, California | Order Dismissing Notice of Intention to Issue Order Revoking Finance Lender and/or Broker License November 8, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Sections 22104 and 22714) |
| Adel Gamil Boutros Paramount, California | Order Revoking Finance Lender and/or Broker License November 8, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Sections 22104 and 22714) |
| Trigen Leasing LLC New York, New York | Order Revoking Finance Lender and/or Broker License November 9, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Sections 22104, 22159 and 22714) |

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| <p>Open Mortgage, LLC</p> <p>Austin, Texas</p> | <p>Consent Order</p> <p>November 9, 2016</p> | <p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204 (e) and (o), 50204 (i)(k), 50203(a)(1))</p> |
| <p>Equinox Securities, Inc. Stephen Michael Olivera</p> <p>Redlands, California</p> | <p>Order Revoking the Broker-Dealer and Investment Adviser Certificates of Equinox Securities, Inc.</p> <p>Order Barring Stephen Michael Olivera from any Position of Employment, Management or Control of any Broker-Dealer, Investment Adviser, or Commodity Adviser</p> <p>November 10, 2016</p> | <p>Unlawful Broker-Dealer and Investment Adviser Activity</p> <p>(Corporations Code Sections 25212 (d) and (e), 25213 and 25232.1 (d) and (e))</p> |

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| Bridgeland Capital Corporation Montclair, California | Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License November 10, 2016 | Unlawful Finance Lenders Law Activity (Government Code Section 11522) |
| GMH Mortgage Services LLC dba BestRateUSA Conshohocken, Pennsylvania | Accusation November 14, 2016 | Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002 and 50513(b)) |
| Credimex Finance, LLC Irvine, California | Accusation November 14, 2016 | Unlawful Finance Lenders Law Activity (Financial Code Sections 22104 and 22714) |
| Breakwater Structured Growth Opportunities Fund, L.P. Los Angeles, California | Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License November 14, 2016 | Unlawful Finance Lenders Law Activity (Government Code Section 11522) |

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| <p>Spenser Capital Group, Inc. dba Group Financial Services</p> <p>Hilton Head Island, South Carolina</p> | <p>Settlement of Order Conditionally Granting Petition for Reinstatement</p> <p>November 14, 2016</p> <p>Order Granting Petition for Reinstatement and Reinstating California Finance Lenders License</p> <p>November 22, 2016</p> | <p>Unlawful Finance Lenders Law Activity</p> <p>(Government Code Section 11522)</p> |
| <p>Sheran de Putt Sher, L.L.C. dba Steve's Pizza dba Steve's Pizza Branding Company Sheru Singh</p> <p>Elk Grove, California El Dorado Hills, California Denver, Colorado</p> | <p>Stipulation and Agreement</p> <p>November 14, 2016</p> | <p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31200 and 31406(a))</p> |
| <p>Bexil American Mortgage, Inc.</p> <p>San Diego, California</p> | <p>Accusation in Support of Order Revoking Residential Mortgage Lending License</p> <p>November 16, 2016</p> | <p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Section 50327)</p> |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|--|---|
| Robert John Cenko Northwestern Wealth Management, Inc. San Diego, California | Statement of Issues in Support of Notice of Intention to Issue Order Denying Application for an Investment Adviser Certificate November 17, 2016 | Unlawful Investment Adviser Activity (Corporations Code Sections 25232, 25232(e) and title 10 § 260.238(f)) |
| Tom N Toms Franchise, LLC Do Kyun Kim Yoon Jo Hong Los Angeles, California | Consent Order November 21, 2016 | Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408) |
| Summit Mortgage Corporation Plymouth, Minnesota | Settlement Agreement November 22, 2016 | Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50204(o), 50314 and title 10 § 1950.314.1, 1950.314.2 and 1950.314.6) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|--|---|
| <p>Carlos Alberto Zea Londono Pacoima, California</p> | <p>Order Revoking Finance Lenders License November 29, 2016</p> | <p>Unlawful Finance Lender Law Activity (Financial Code Sections 22104 and 22714)</p> |
| <p>Solara360, LLC William Dorn Beattie Blaine, Washington</p> | <p>Stipulation and Agreement to: (1) Desist and Refrain from Violation of the California Franchise Investment Law; and (2) Pay Administrative Penalties to the Commissioner November 29, 2016</p> | <p>Unlawful Franchise Investment Law Activity (Corporations Code Sections 31111, 31114, 31406 and 31408)</p> |
| <p>Joseph N. Fahmy Scarsdale, New York</p> | <p>Order Barring Joseph N. Fahmy from any Position of Employment, Management or Control of any Investment Adviser or Broker-Dealer November 29, 2016</p> | <p>Unlawful Investment Adviser Activity (Corporations Code Section 25232.1)</p> |

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|---|--|--|
| SunTrust Mortgage, Inc. Richmond, Virginia | Amended Accusation Amended Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Settlement Agreement November 30, 2016 | Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50314, 50327, 50513(b) and 50321) |
| Ronald Odell Brokenbrough dba CIG Realty & Loans Sacramento Sacramento, California | Order Conditionally Granting Petition for Reinstatement November 30, 2016 | Unlawful Finance Lender Law Activity (Government Code Section 11522) |