

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

**Nov-14**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Mary Jaramillo  Glendale, California	Accusation  November 3, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17414 and title 10 § 1728)
Conquest Escrow, Inc.  Bell, California	Order Suspending Escrow Agent's License  Settlement Agreement  November 3, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17602, 17604 and 17608)
Lorena Y. Martinez  Bell, California	Order Suspending Lorena Y. Martinez from any Position of Employment, Management or Control of any Escrow Agent  Settlement Agreement  November 3, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17602, 17604 and 17608)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Cooper's Escrow Vilma E. Cooper  Bell Gardens, California	Order Barring Vilma E. Cooper from any Position of Employment, Management or Control of any Escrow Agent  Order Revoking Escrow Agent's License  Settlement Agreement  November 4, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17423 and 17608)
Executive Escrow Company  San Clemente, California	Order Setting Aside Order to Discontinue Escrow Activities  November 5, 2014	Unlawful Escrow Law Activity  (Financial Code Section 17415)
Darien Kintner  Lake Forest, California	Accusation  November 5, 2014  Order Barring Darien Kintner from any Position of Employment, Management or Control of any Escrow Agent  November 26, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1), 17423, title 10 § 1738 and 1738.2)

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Voyager Financial Group, LLC VFG, LLC <a href="http://voyager-financial.com">http://voyager-financial.com</a>  Little Rock, Arkansas	Desist and Refrain Order  November 11, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)
Fresh Healthy Vending, LLC  San Diego, California	Stop Order and Citation Including the Following: Desist and Refrain Order; Administrative Penalties; and Ancillary Relief Costs  Settlement Agreement  November 7, 2014	Franchise Investment Law Activity  (Corporations Code Sections 31110, 31115, 31115(d)(4), 31201, 31406 and 31408)
Mann Mortgage, LLC dba Life Mortgage Westcorp Mortgage Group  Kalispell, Montana	Settlement Agreement  November 12, 2014	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50204(o), 50321 and 50504(b))

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Merchant Factors Corp.  New York, New York	Notice of Petition for Reinstatement  November 13, 2014	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Todd Lee Loop  Riverside, California	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator License  November 14, 2014	Mortgage Loan Originator License  (Financial Code Section 50141)
All American Pet Company, Inc. Barry Schwartz <a href="http://www.allamericanpetcompany.com">www.allamericanpetcompany.com</a>  Los Angeles, California	Desist and Refrain Order  November 14, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25102.1(d) and 25401)
Juan Carlos Vega  Maitland, Florida	Accusation  November 17, 2014	Mortgage Loan Originator License  (Financial Code Sections 50141 and 50327)

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<p>New American Funding Performance Home Loans dba Broker Solutions Inc.</p> <p>Tustin, California</p>	<p>Accusation in Support of Notice of Intent to Issue Orders Suspending License and Imposing 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>November 17, 2014</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204, 50204(o), 50321, 50327, 50504 and 50513)</p>
<p>Mark Steven Cohen</p> <p>Glendora, California</p>	<p>Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License</p> <p>November 18, 2014</p>	<p>Non-Issuance Of Mortgage Loan Originator License</p> <p>(Financial Code Section 50141)</p>

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Christin Harrell aka Chrissy Harrell Superior Escrow Solutions  Riverside, California	Desist and Refrain Order  November 18, 2014	Unlawful Escrow Law Activity  (Financial Code Section 17200)
Advanced Business Services, LLC dba Dollar Flash dba DollarFlash dba ZippyDollar  Los Angeles, California	Desist and Refrain Order  November 18, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Section 23005)
Iloan, LLC  Dublin, California	Accusation in Support of Revocation of California Residential Mortgage Lender License  November 25, 2014	Unlawful Residential Mortgage Lender Law Activity  (Financial Code Sections 50205, 50307, 50401 and title 10 § 1950.314.8)

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Hallmark Venture Group, Inc. Service Team, Inc. Robert L. Cashman aka Bob Cashman Richard V. Bennett  Villa Park, California	Desist and Refrain Order  November 25, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)
Ocwen Loan Servicing, LLC  West Palm Beach, Florida	Order of Forfeiture  November 26, 2014	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50326)
Blue Diamond Escrow, Inc.  Riverside, California	Order Revoking Escrow Agent's License  Stipulation to Revocation of Escrow Agent's License  November 26, 2014	Unlawful Escrow Law Activity  (Financial Code Section 17608)