

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Benjamin Flores Diaz aka Benjamin Diaz aka Benny Flores Diaz, Jr. Bakersfield, California	Order Denying Application for Mortgage Loan Originator License October 1, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141(a)(3))
DBA Assurance Partners LLC aka Trust Capital LLC San Diego, California	Order Denying Application for California Finance Lender and Broker License October 3, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22109 and 22109(a)(1) and (a)(2))
Allen Sue San Jose, California	Order Revoking Mortgage Loan Originator License October 3, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141, 50327 and 50513)

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Ronald Brokenbrough Sacramento, California	Settlement Agreement October 3, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Jay Nathan Brown San Rafael, California	Consent Order October 3, 2018	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110 and 25210)
Galt Ventures, LLC Wichita, Kansas	Consent Order October 5, 2018 Consent Order October 19, 2018	Unlawful California Financing Law and California Deferred Deposit Transaction Law Activity (Financial Code Sections 22712, 22303, 22304, 22305, 22337(c), 22161 (a)(1) and (a)(2), 23050 and 23036 (e) and (f))

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Speedy Cash Wichita, Kansas	Consent Order October 5, 2018 Consent Order October 19, 2018	Unlawful California Financing Law and California Deferred Deposit Transaction Law Activity (Financial Code Sections 22712, 22303, 22304, 22305, 22337(c), 22161 (a)(1) and (a)(2), 23050 and 23036 (e) and (f))
Sean Roberts aka Sean R. Roberts Irvine, California	Order Denying Petition for Reinstatement October 8, 2018	Unlawful California Financing Law Activity (Government Code Section 11522)
Lenda, Inc. San Francisco, California	Order Rescinding Notice of Intention to Issue Order Revoking CFL License No. 60DBO-68584 from Respondent Lenda, Inc. October 9, 2018	Unlawful California Financing Law Activity (Financial Code Section 22714)

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Alliance Financial Resources, LLC Phoenix, Arizona	Consent Order October 9, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204(o), 50321 and 50323)
Krkabob Incorporated Walnut Creek, California	Settlement Agreement October 10, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
America's Factors, Inc. David B. Clark Redondo Beach, California Santa Fe Springs, California	Desist and Refrain Order October 10, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Loansonline, Inc. New York, New York	Order Rescinding Notice of Intention to Issue Order Revoking CFL License No. 60DBO-67058 from Respondent Loansonline, Inc. October 16, 2018	Unlawful California Financing Law Activity (Financial Code Section 22714)

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Infinity Capital Funding, LLC Woodland Hills, California	Order Rescinding Notice of Intention to Issue Order Revoking CFL License No. 603J212 from Respondent Infinity Capital Funding, LLC October 16, 2018	Unlawful California Financing Law Activity (Financial Code Section 22714)
Loan Payment Administration, LLC Daniel Lipsky Nationwide Biweekly Administration, Inc. Sacramento, California	Settlement Agreement and Mutual Release October 18, 2018	Unlawful Check Sellers, Bill Payers & Prorater Law Activity (Corporations Code Sections 12200, 12314 and 12314.1)
Deon Anthony Oden Eden Prairie, Minnesota	Order Denying Mortgage Loan Originator License Application October 19, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Ben Mohr, Inc. Benjamin Charles Mohr San Ramon, California	Desist and Refrain Order October 22, 2018	Unlawful Broker-Dealer Activity (Corporations Code Section 25210)

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First Nationle Solution, LLC Perry C. Santillo, Jr. Waite & Associates New York, New York Elk Grove, California Rochester, New York Bakersfield, California	Desist and Refrain Order October 22, 2018	Unlawful Offer and Sale of Securities and Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25110, 25401, 25230 and 25210)
Mackrow Asset Management Group John Natale Cucinella Brooklyn, New York	Desist and Refrain Order October 22, 2018	Unlawful California Commodity Law Activity (Corporations Code Section 29520)
Janki Corporation Mehul Dhamsania Corona, California	Desist and Refrain Order October 22, 2018	Unlawful Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25210 and 25230)
Jeffrey Todd Martin Smallcakes Franchise Systems, LLC Overland Park, Kansas	Consent Order October 22, 2018	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406 and 31200)

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Chris Salas Newport Beach, California	Accusation in Support of Notice of Intention to Issue Order Barring Chris Salas from any Position of Employment, Management or Control of any Escrow Agent October 22, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and title 10 § 1738 and 1738.2)
CMG Mortgage, Inc. dba CMG Financial Sterling Mortgage Diversified Mortgage Group San Ramon, California	Consent Order October 23, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50513)
Hartford Financial Services, Inc. Schaumburg, Illinois	Order Revoking Residential Mortgage Lender License October 24, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)

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Sindeo, Inc. San Francisco, California	Order Revoking Residential Mortgage Lender License October 24, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Chicago Mortgage Solutions Corporation Lincolnshire, Illinois	Order Revoking Residential Mortgage Lender License October 24, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Mortgage Enterprise, Ltd. Carle Place, New York	Order Revoking Residential Mortgage Lender License October 24, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Janice Jackson aka Janice Robinson Riverside, California	Notice of Petition for Reinstatement October 26, 2018	Unlawful Escrow Law Activity (Government Code Section 11522)

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360 Mortgage Group, LLC Austin, Texas	Accusation October 26, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50327, 22714, 50513(b), 50314, title 10 § 1950.314.1 and 1950.314.6, 22172(b) and 22161(a)(4))
Prime Source Mortgage, Inc. Murrieta, California	Order of Forfeiture October 26, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50326)
Ory Ramirez Torrance, California	Order Denying Mortgage Loan Originator License Application October 26, 2018	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141(a)(2)(a))

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DaVi Nails Salon and Spa, LLC David Truong Vi Truong Cao West Valley City, Utah	Consent Order October 26, 2018	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110 and 31406)
Catherine Phelan Susan Ramos Riverside, California	Desist and Refrain Order October 29, 2018	Unlawful Escrow Law Activity (Financial Code Sections 17200 and 17403)
OpenRoad Lending, LLC Fort Worth, Texas	Desist and Refrain Order; and Citation October 29, 2018	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22707.5)

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United Mortgage Corp. dba UMC Mortgage Company Melville, New York	Accusation Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations October 29, 2018	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50327, 50513(b), 50314, 50321 and title 10 § 1950.314.1 and 1950.314.6)
Lorena Carrillo Temecula, California	Accusation in Support of Order Suspending Lorena Carrillo from any Position of Employment, Management, or Control of any Escrow Agent October 30, 2018	Unlawful Escrow Law Activity (Financial Code Section 17423)
ZAK Investments, Inc. Jaime Polanco Pacific West Homes & Investments, Inc. Walter Steven Nevarez dba 3 Spot Marketing Covina, California	Desist and Refrain Order October 30, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

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Francisco Plascensia Esparza Esparza Real Estate, Inc. Jurupa Valley, California	Desist and Refrain Order October 30, 2018	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Casa Bella Escrow Services Inc. Temecula, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations October 30, 2018	Unlawful Escrow Law Activity (Financial Code Section 17602)
James Marten Lamont Lamont Financial Services Novato, California	Consent Order October 30, 2018	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110 and 25210)

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Modern Asset Management, Inc. dba Paid2Day Laguna Hills, California	Consent Order October 31, 2018	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Sections 23050, 23007, 23024 and 23058)