

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
South Bay Escrow Co. Manhattan Beach, California	Order Suspending Escrow Agent's License September 2, 2016	Unlawful Escrow Law Activity (Financial Code Section 17609)
True Blue Funding, Inc. San Diego, California	Statement of Issues in Support of Denial of California Finance Lenders License Application September 2, 2016	Unlawful Finance Lender Law Activity (Financial Code Sections 22170(b) and 22109(a))
Coast to Coast Lending Group, Inc. San Juan Capistrano, California	Order Conditionally Granting Petition for Reinstatement September 2, 2016 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License September 8, 2016	Unlawful Finance Lender Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Best Valley Loans, Inc. Cathedral City, California	Order Denying Application for California Finance Lender and Broker License September 9, 2016	Unlawful Finance Lender Law Activity (Financial Code Section 22109(a)(3))
Fritz Kramer Hettlingen, Switzerland	Amended Desist and Refrain Order September 9, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Union Home Mortgage Corporation Strongsville, Ohio Ontario, California	Settlement Agreement September 9, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50202, 50321 and title 10 § 1950.314.6 and 1950.314.1)
ABKO 247, Inc. dba Cash Plus #208 El Monte, California	Accusation in Support of Order Revoking California Deferred Deposit Transaction Law License September 12, 2016	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Section 23052)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bridgefund Capital Corporation Montclair, California	Order Conditionally Granting Petition for Reinstatement Notice of Petition for Reinstatement September 13, 2016	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Pacific Hills, LLC dba First Capital Business Finance Tustin, California	Statement of Issues Denying Application for Finance Broker License September 19, 2016	Unlawful Finance Lender Law Activity (Financial Code Section 22109)
Colony Escrow Company La Mesa, California	Order Revoking Escrow Agent's License September 19, 2016	Unlawful Escrow Law Activity (Financial Code Sections 17602.5 and 17608)
First American Home Loans, Inc. Orange, California	Statement of Issues September 20, 2016	Unlawful Finance Lender Law Activity (Financial Code Section 22109(a)(3))

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Craig Allen Brock Cardiff-by-the-Sea, California	Stipulation September 20, 2016	Mortgage Loan Originator License (Financial Code Sections 50513, 50141(a)(3), 50144(b)(1) and 50327(a)(2))
Kenneth Jay Schwartz Southlake, Texas	Stipulation September 20, 2016	Mortgage Loan Originator License (Financial Code Sections 50141, 60327 and 50513)
Stearns Lending, Inc. now known as Stearns Lending, LLC Santa Ana, California	Settlement Agreement September 21, 2016	Unlawful Residential Mortgage Lending and Finance Lender Law Activity (Financial Code Section 50321)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
HGS Financial Group, Inc. dba HGS Funding Rancho Cucamonga, California	Notice of Petition for Reinstatement September 22, 2016	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Breakwater Structured Growth Opportunities Fund, L.P. Los Angeles, California	Notice of Petition for Reinstatement September 22, 2016	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Ronald Shane Flynn Black Diamond Development and Exploration, Ltd. Pampanga, Republic of Philippines	Desist and Refrain Order September 22, 2016	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Ivan Dearaujo Wazzup Energy Drink, Inc. Pampanga, Republic of Philippines	Desist and Refrain Order September 22, 2016	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Equinox Securities, Inc. Stephen Michael Oliveira Redlands, California	Accusation September 23, 2016	Unlawful Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25212, 25213, 25232.1(d)(e) and 25232(d)(e))
SafeCare of San Francisco SafeCare Limited Trust SafeCare Group Trust SafeCare Global, Ltd. SafeCare Risk Company, Ltd. SafeCare Enterprises, LLC SafeCare Financial, LLC SafeCare International, Ltd. SafeCare Global Limited Andrew Don Valles, III San Francisco, California	Desist and Refrain Order September 27, 2016	Unlawful Finance Lender Law Activity (Financial Code Section 22100)

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People's Home Equity, Inc. Brentwood, Tennessee	Settlement Agreement September 27, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50504 and 50204(o))
Member First Mortgage, LLC Grand Rapids, Michigan	Consent Order September 27, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50513, title 10 § 1950.314.1(b), 1950.122.2, 1950.314.1, 1950.204.3(b), 50513(b), 50121 and 50202)
Flurish, Inc. dba LendUp San Francisco, California	Settlement Agreement September 27, 2016	Unlawful California Deferred Deposit Transaction Law and Finance Lender Law Activity (Financial Code Sections 23050, 22712, 23036(b), 23036(f), 23037, 22306, 22400 and 22311)