

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
April 2019**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Vanderbilt Commercial Lending, Inc. Coming, California	Order Revoking California Finance Lender License April 2, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715 (b) and (d))
Synergy One Lending, Inc. San Diego, California	Consent Order April 2, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50002)
Jordan A. Linn Investment Advisory Services, LLC Aventura, Florida	Consent Order April 2, 2019	Unlawful Investment Adviser Activity Corporations Code Sections 25230 and 25241)

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Moore Financial Strategies, LLC Bloomfield Hills, Michigan	Consent Order April 2, 2019	Unlawful Investment Adviser Activity Corporations Code Sections 25230 and 25241)
J.P. Wealth Management, LLC Blanco, Texas	Consent Order April 3, 2019	Unlawful Investment Adviser Activity Corporations Code Sections 25230 and 25241)
Infosys BPO Americas, LLC Atlanta, Georgia	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Semper Home Loans, Inc. Providence, Rhode Island	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Keller Mortgage, LLC Dublin, Ohio	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Loanstar Home Loans, LLC Portland, Oregon	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Long Lake MSR, Inc. Troy, Michigan	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Willow Bend Mortgage Company, LLC Plano, Texas	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 4, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Hancock Mortgage Partners, LLC Sugar Land, Texas	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 4, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Nevaeh's Escrow, Inc. Grand Terrace, California	Accusation Order Imposing Penalties April 4, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17406, 17408 and 17608)
TJC Mortgage, Inc. Birmingham, Alabama	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 4, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
United Home Loans Group, Inc. Westchester, Illinois	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 4, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jet Direct Funding Corporation Bay Shore, New York	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 4, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Goodrich & Associates, LLC Bellingham, Washington	Consent Order April 4, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Isramex-Development Group, Inc. Commerce, California	Stipulation April 4, 2019 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Financing Law Lender's License April 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22100 and 22153) (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
C & D Professional Services, Inc. dba C & N Wealth Management San Diego, California	Order Summarily Suspending Investment Adviser Certificate April 4, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Steve Susoeff, LLC Henderson, Nevada	Order Summarily Suspending Investment Adviser Certificate April 4, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Mary Aileen Bautista Lapuz Bakersfield, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application April 5, 2019	Unlawful California Financing Law Activity (Financial Code Section 22109.1)
Acceptance Capital Mortgage Corporation Spokane, Washington	Accusation in Support of Order to Revoke Lender Licenses April 5, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50327 and 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mortgage Now, Inc. Shrewsbury, New Jersey	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 5, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Skyline Financial Corporation Agoura Hills, California	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 5, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Macro Trend, LLC Columbia, Missouri	Consent Order April 8, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Homeservices Lending, LLC West Des Moines, Iowa	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 8, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bond Street Mortgage, LLC Paramus, New Jersey	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 8, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Victorian Finance, LLC Pittsburgh, Pennsylvania	Order to Discontinue Violation and Statement of Facts in Support Thereof Order Assessing Fine April 8, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50326)
Tounjian Advisory Group, LLC Fort Meyers, Florida	Order Summarily Revoking Investment Adviser Certificate April 8, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Realty Escrow Corporation Roberto Melchor Frank Cancino Carol Alvarez Downey, California Commerce, California Whittier, California	Order Revoking Realty Escrow Corporation's Escrow Agent's License April 10, 2019	Unlawful Escrow Law Activity (Financial Code Section 17408 and 17608)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Collar Capital Management, LLC Appleton, Wisconsin	Consent Order April 10, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Hunter K. Toyofuku-Aki Global FG Enterprises, LLC Global Financial Trust Clarence A. Hester Corona, California Duluth, Georgia	Desist and Refrain Order April 10, 2019	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Ingenuity Street Investing, LLC Saratoga, California	Order Summarily Revoking Investment Adviser Certificate April 10, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
LenderEDGE, LLC Newport Beach, California	First Amended Statement of Issues April 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22100(a), 23005(a) and 22109(a)(1) and (a)(3))

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Polaris Capital Group, LLC Chad Schwartz San Diego, California Bismarck, North Dakota	Desist and Refrain Order April 11, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Rene Castro Walnut, California	Desist and Refrain Order April 11, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Mason McDuffie Mortgage Corporation San Ramon, California	Consent Order April 11, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50504 and 50513)
Fiverr International Ltd. Tel Aviv, Israel	Stipulation to Desist and Refrain Order April 16, 2019	Unlawful Escrow Law Activity (Financial Code Section 17200)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Recovco Mortgage Management, LLC Irving, Texas	Settlement Agreement April 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Mortgage Solutions, LLC Las Vegas, Nevada	Settlement Agreement April 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Classic Financial & Investment Services, Inc. Niwot, Colorado	Consent Order April 16, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Alliance for African Assistance San Diego, California	Settlement Agreement April 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Harold Francis Couglar	Desist and Refrain Order April 16, 2019	Unlawful Investment Adviser Activity
Harold Francis Couglar Encinitas, California	Accusation in Support of Orders: (1) Revoking Investment Adviser Representative Registration of Harold Francis Couglar (2) Barring Harold Francis Couglar from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Advisor April 17, 2019	(Corporations Code Sections 25212, 25232 and 25232.1)
Global Investment Advisors, LLC Topsfield, Massachusetts	Consent Order April 17, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Dai Lam Phuong dba Fortpoint Investment Management Bellevue, Washington	Statement of Issues in Support of Order Levying Administrative Penalties April 18, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25252)
LHM Financial Corporation dba CNN Mortgage Scottsdale, Arizona	Accusation in Support of Notice of Intention to Issue Order Suspending Residential Mortgage Lending License, California Law Licenses, and Impose Penalties Order to Discontinue Violations April 19, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50204(i) and 50321)
Lorenzo Flores Nava Santa Ana, California	Accusation April 19, 2019	Mortgage Loan Originator License (Financial Code Sections 50513, 50327, 50316, 50141 and 50144)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
NexSpring Financial, LLC Chesterfield, Missouri	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Loan Funder LLC New York, New York	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Mark Anthony Sawyer San Jose, California	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
River City Mortgage, LLC Cincinnati, Ohio	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
EZ Fundings Inc. Rancho Cucamonga, California	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Evolve Mortgage Services, LLC Frisco, Texas	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Home Mortgage Alliance Corporation (HMAC) Santa Ana, California	Settlement Agreement April 19, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Golden Waters Funding, Inc. Santa Ana, California	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Versara Lending, LLC New York, New York	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Laura Jean Sweezey Pembroke, Massachusetts	Consent Order April 22, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Maximos Realty Inc. Corona, California	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Downey Capital Mortgage Inc. Downey, California	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

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Legacy Commercial Finance LLC Ontario, California	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Chaos Home Loan LLC Las Vegas, Nevada	Settlement Agreement April 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ramses Investments, Inc. Riverside, California	Accusation April 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 227174(a)(2) and (3), 22714(a)(4), 22750, 22751 and 22752)
American Wholesale Loans LLC Salt Lake City, Utah	Settlement Agreement April 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Allied Lending Group, Inc. Glendale, California	Settlement Agreement April 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Staylor Mortgage Lending Eastvale, California	Settlement Agreement April 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Terrance Ryan MacCarthy Beaumont, California	Settlement Agreement April 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
BG Financial Advisors, LLC Beaufort, South Carolina	Consent Order April 23, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lange Financial Group, LLC Pittsburgh, Pennsylvania	Consent Order April 24, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Sortis Financial, Inc. Plano, Texas	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Pacific Residential Mortgage, LLC Lake Oswego, Oregon	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ronald K. Moore Westlake Village, California	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
360 Mortgage Inc. Liberty, Missouri	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Guardian Mortgage Group Huntington Beach, California	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Kerwin Beley & Associates Inc. Seattle, Washington	Order Summarily Revoking Investment Adviser Certificate April 24, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Forbestream Capital, LLC Los Angeles, California	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Sotheby's Financial Services California, Inc. New York, New York	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Immensity Group Newport Beach, California	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Richard Leon Burnett dba Burnett Financial Services Thousand Oaks, California	Order Summarily Revoking Investment Adviser Certificate April 24, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Rolling Oaks Enterprises, LLC Santa Monica, California	Settlement Agreement April 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
General Mortgage Capital Corporation Burlingame, California	Statement of Issues in Support of Denial of Residential Mortgage Lender License April 25, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50126)
MCS Mortgage Bankers, Inc. aka Home America Lending Corp. Patchogue, New York	Accusation to Revoke Residential Mortgage Lender License April 25, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Crosspoint Leasing & Financial Services, Inc. Fair Oaks, California	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Napean Capital Group, LLC Palos Verdes Estates, California	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Alpine Capital Management, LLC Pleasant Grove, Utah	Consent Order April 25, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)
Brian A. Wittman Investment Counsel, LLC Henderson, Nevada	Order Rescinding Order Summarily Revoking Investment Advisor Certificate April 25, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Loanatik, L.L.C. Phoenix, Arizona	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Susquehanna Salt Lake, LLC Stony Point, New York	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Northstar Funding Inc. Hoboken, New Jersey	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Tong Lo Vang Fresno, California	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Daniel Bruce Johnson dba Johnson Capital Management Seal Rock, Oregon	Order Summarily Revoking Investment Adviser Certificate April 25, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
OnPoint Financial LLC Phoenix, Arizona	Settlement Agreement April 25, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jonathan Pitts Carroll dba Carroll & Company Capital Management Houston, Texas	Settlement Agreement April 26, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ferrari Financial Services, Inc. Englewood Cliffs, New Jersey	Settlement Agreement April 26, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Platinum M.G. Holdings, LLC Rancho Cucamonga, California	Settlement Agreement April 26, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Las Flores Escrow, Inc. Downey, California	Consent Order Regarding Suspension of Escrow License April 26, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17602 and 17604)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>JTA Securities Management, Inc. Addison, Texas</p>	<p>Consent Order April 30, 2019</p>	<p>Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25241)</p>
<p>Pacific Sands Escrow, Inc. Michael Richard Steven High Chino, California</p>	<p>Accusation to (1) Revoke the Escrow License of Pacific Sands Escrow, Inc. and (2) Bar Michael Richard Steven High from any Position of Employment, Management, or Control in Escrow April 30, 2019</p>	<p>Unlawful Escrow Law Activity (Financial Code Sections 17210, 17414(a)(1) and (a)(2), 17420, 17421, 17602.5 and title 10 § 1732.2(a), 1738, 1738.1 and 1740.1)</p>
<p>GTG Financial, Inc. Santa Rosa, California</p>	<p>Settlement Agreement April 30, 2019</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Resmac, Inc. Boca Raton, Florida	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Dunlin Group LLC Stony Point, New York	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Prosper Marketplace, Inc. San Francisco, California	Consent Order April 30, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
uMortgage Solutions, LLC Charlotte, North Carolina	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bates Mortgage Group LLC Smyrna, Georgia	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
First Union Lending LLC Orlando, Florida	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
HK Lending LLC Sugar Land, Texas	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Low VA Rates, LLC Lindon, Utah	Supplemental Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Springboard CDFI Riverside, California	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Susan M. Clark Sacramento, California	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
New Life Financial LLC Fullerton, California	Settlement Agreement April 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)