

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ruedy & Stites Advertising Company Denver, Colorado	Settlement Agreement May 1, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
AEM Loan Corporation Milpitas, California	Settlement Agreement May 1, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Cambridge Lending Group, Inc. Deerfield, Illinois	Settlement Agreement May 1, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Paramount Residential Mortgage Group, Inc. Corona, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations May 1, 2019	Unlawful California Financing Law And Residential Mortgage Lending Activity (Financial Code Section 50321)
RCO AG Credit, Inc. Fresno, California	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Lease Corporation of America Troy, Michigan	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Assured Capital Funding Inc. Shelby Township, Michigan	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Direct Mortgage Investors, Inc. Oak Lawn, Illinois	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Globe Mortgage, Inc. Plantation, Florida	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
M Squared Financial LLC Prairie Village, Kansas	Settlement Agreement May 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Gooi Mortgage, Inc. Des Moines, Iowa	Order Denying California Residential Mortgage Lender License May 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Real Estate Heaven Mortgage Corp. Pasadena, California	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
ARC Lab Opportunities Fund I, L.P. San Francisco, California	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Stephanie Ann Jordan Tustin, California	Accusation in Support of Order Barring Stephanie Ann Jordan from any Position of Employment, Management, and Control of any Escrow Agent May 7, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and (a)(2), and title 10 § 1738)
NTMR Holdings Inc. Cerritos, California	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Stonegate Asset Company II, LLC Chicago, Illinois	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Encina Equipment Finance, LLC Westport, Connecticut	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Encina Equipment Finance SPV, LLC Westport, Connecticut	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Lighthouse Capital Partners VI, L.P. Menlo Park, California	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
RCD Capital LLC Artesia, California	Settlement Agreement May 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
All American Lending, Inc. Newport Beach, California	Settlement Agreement May 8, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
US Mortgage Lenders LLC Hollywood, Florida	Settlement Agreement May 8, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Acceptance Capital Mortgage Corporation Spokane, Washington	Order Revoking Lender License May 9, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50327 and 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
speedescrow.com Phoenix, Arizona Panama City, Panama	Desist and Refrain Order May 9, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17200, 17210.2 and 17403)
Cassandra Kay Roman Cleveland, Ohio	Order Denying Mortgage Loan Originator License Application May 9, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Tricolor California Auto Group, LLC El Monte, California	Settlement Agreement May 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Erdsieck Financial Corporation Anaheim, California	Settlement Agreement May 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
LenderEDGE, LLC Newport Beach, California	Settlement Agreement May 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22109(a)(1) and (a)(3), 22712, 22100(a), 23050 and 23005(a))
Raquel Lynn Bauer Riverside, California	Order Denying Petition for Reinstatement May 9, 2019	Unlawful Escrow Law Activity (Government Code Section 11522)
Trident Fund 1, LLC San Jose, California	Settlement Agreement May 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Runway Growth Credit Fund Inc. Chicago, Illinois	Settlement Agreement May 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Agriholding, Inc. Visalia, California	Settlement Agreement May 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Hummingbird Funding Services Sacramento, California	Settlement Agreement May 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Pacfunding Group, LLC San Diego, California	Settlement Agreement May 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
C&R Mortgage Corporation Niles, Illinois	Settlement Agreement May 13, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Manufactured Home.Loan, Inc. Irvine, California	Settlement Agreement May 13, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
MoneyOne, Inc. Sacramento, California	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
White Oak Commercial Finance (California), LLC Los Angeles, California	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Pavan Kumar Reddy Gunna Santa Clara, California	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Kensington Financial Associates, Inc. Aventura, Florida	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Western Capital Mortgage Inc. Chula Vista, California	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Summerlin Financial Inc. Havasu City, Arizona	Settlement Agreement May 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Tina Thuy Nguyen Sacramento, California	Settlement Agreement May 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Pacific Capital Leasing Corporation Encino, California	Settlement Agreement May 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Skylark Capital Management, LLC West Hollywood, California	Settlement Agreement May 16, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ashish Shah Salinas, California	Settlement Agreement May 17, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Key Bridge Capital, Inc. Beverly Hills, California	Settlement Agreement May 20, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CoastalStates Mortgage, Inc. Hilton Head, South Carolina	Accusation to Revoke Residential Mortgage Lending License May 20, 2019	Unlawful Residential Mortgage Lending Law Activity (Financial Code Section 50327(a)(1))
Inland Empire Escrow, Inc. Chino, California	Consent Order May 20, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17602 and 17604)
Robert Alvin Davis dba Continental Investment Management Company Red Bluff, California	Accusation to: (1) Revoke the Investment Adviser Certificate of Respondent; (2) Bar Respondent from the Investment Industry; and (3) Claim for Ancillary Relief and Recovery of Costs May 21, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1, 25232 and 25254)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Dayka & Hackett, LLC Reedley, California	Settlement Agreement May 21, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ramses Investments, Inc. Riverside, California	Order Voiding Loan Contracts and Order to Forfeit all Interest and Charge on Loans Order Revoking California Finance Lender's License May 21, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22750, 22751, 22752 and 22714)
Mary Aileen Bautista Lapuz Bakersfield, California	Order Denying Mortgage Loan Originator License Application May 21, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Salt Master Fund II, LLC Denver, Colorado	Settlement Agreement May 21, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Opes Capital Group, LLC Beverly Hills, California	Consent Order May 21, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25249, 25241, title 10 § 260.241.1(a), 260.237.2(c), and 260.241.2(d))
Dai Lam Phuong dba Fortpoint Investment Management Bellevue, Washington	Order Levying Administrative Penalties May 21, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25252)
Bela Capital, LLC Des Moines, Iowa	Order Summarily Revoking Investment Adviser Certificate May 22, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Regina KH Lee San Bruno, California	Statement of Issues May 22, 2019	Mortgage Loan Originator License (Financial Code Section 22109.1(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Adams Street Private Credit Direct Funding LLC New York, New York	Settlement Agreement May 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Equipment Leasing Group of America, LLC Northfield, Illinois	Settlement Agreement May 23, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
DTA Liquidity Fund I, LP Los Angeles, California	Settlement Agreement May 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Geremia Capital Limited Liability Company Edison, New Jersey	Settlement Agreement May 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Home Loan Enterprise Tustin, California	Accusation to Revoke Residential Mortgage Lender License May 28, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
General Mortgage Capital Corporation Burlingame, California	Order Denying Application for Residential Mortgage Lender License May 28, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50126)
Patricia Maria Alcantar Clovis, California	Accusation in Support of Order Revoking Mortgage Loan Originator License of Patricia Alcantar May 28, 2019	Mortgage Loan Originator License (Financial Code Sections 50141(a)(2), title 10 § 1422.6.2 and 50513(a)(2))
Nikolaos Iraklis Kostakis Bellflower, California	Settlement Agreement May 28, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Pacific Litigation Finance, LLC San Diego, California	Settlement Agreement May 28, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Bloomer Biotech Investment Advisors, LLC New York, New York	Settlement Agreement May 28, 2019	Unlawful Investment Adviser Law Activity (Corporations Code Sections 25230 and 25241)
United Mortgage Corp. dba UMC Mortgage Company Melville, New York	Settlement Agreement May 29, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50314, 50321 and title 10 § 1950.314.6)
Homeowners Financial Group USA, LLC Scottsdale, Arizona	Settlement Agreement May 31, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

**VIOLATIONS &
CHARGING SECTIONS**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Litigation Lending Inc. Murrieta, California	Settlement Agreement May 31, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
PAC Charter Mortgage Services Inc. Laguna Hills, California	Settlement Agreement May 31, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
MCS Mortgage Bankers, Inc. aka Home America Lending Corp. Patchogue, New York	Order Revoking Residential Mortgage Lender License May 31, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Catherine Felicia White Visalia, California	Accusation in Support of Notice of Intention to Issue Order Revoking Mortgage Loan Originator License of Catherine Felicia White May 31, 2019	Mortgage Loan Originator License (Financial Code Sections 50204(j) and (k) and 50141(a)(3))