

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Francis Capital Management, LLC  Santa Monica, California	Settlement Agreement  June 3, 2019	Unlawful Investment Adviser Activity  (Corporations Code Section 25252)
Highland Capital Group, Inc. John McPhail  Los Angeles, California	Accusation in Support of Order Barring John McPhail from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  Order Revoking Investment Adviser Certificate  June 3, 2019	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232.1 and 25232.3)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Sterk Investments, Inc.  Orange, California	Settlement Agreement  June 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
360 Mortgage Group, LLC  Austin, Texas	Settlement Agreement  June 4, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity  (Financial Code Sections 50314, title 10 § 1950.314.1 and 1950.314.6, 22712 and 22161(a)(4))
Southwestern & Pacific Specialty Financial, Inc. dba Check N' Go  Cincinnati, Ohio	Consent Order  June 5, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22712, 22161(a)(1) and (3), and 22337(c))

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Mortgage Bank of California Manhattan Beach, California	Accusation in Support of Notice of Intention to Issue Order Revoking California Financing Law License  June 5, 2019  Settlement Agreement  June 14, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22714, 22159 and 22715)
American Advisors Group Orange, California	Consent Order  June 6, 2019	Unlawful California Financing Law Activity  (Financial Code Section 22707.5(b))
Five Star Escrow San Diego, California	Consent Order  June 6, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17414(c), 17602 and 17604)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Skyline Financial Corporation Calabasas, California	Accusation to Revoke License June 7, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50325, 50326 and 50327)
DHI Mortgage Company, Ltd., L.P. Austin, Texas	Settlement Agreement June 10, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Nevaeh's Escrow, Inc. Grand Terrace, California	Order Revoking Escrow Agent License June 10, 2019	Unlawful Escrow Law Activity  (Financial Code Section 17608)
Garrison CA Funding, LLC New York, New York	Settlement Agreement June 10, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Private Mortgage Advisors, LLC Danville, California	Consent Order June 11, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Zenith Financial & Insurance Solutions, Inc. Santa Ana, California	Desist and Refrain Order June 11, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22100, 22161 and 22153)
Commercial Capital Investments Inc. Northridge, California	Settlement Agreement June 11, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Art Money U.S., Inc. New York, New York	Settlement Agreement June 11, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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8BC Loan Fund, LLC  Los Angeles, California	Settlement Agreement  June 11, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Louis Martin Borges  Marina Del Rey, California	Statement of Issues  June 11, 2019	Mortgage Loan Originator License  (Financial Code Sections 22712(a)(2), 50513(a)(2), 22109.1(a)(3) and 50141(a)(3))
Alvin Marc Cohen Michael Andrew Reinboth Ralph Louis Muscatelli Encore Releasing Inc. Incorporated Productions Mammoth Film Group  Manhattan Beach, California	Desist and Refrain Order  June 11, 2019	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)

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RD Legal Funding, LLC  Cresskill, New Jersey	Settlement Agreement  June 11, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Longbridge Financial, LLC  Mahwah, New Jersey	Consent Order  June 12, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Juicy Burgers Temecula, LLC aka Juicy Burgers America  San Diego, California	Desist and Refrain Order  June 12, 2019	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)
Au Lending Services LLC  Los Angeles, California	Settlement Agreement  June 13, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Patrick B. McGee  Oroville, California	Accusation in Support of Order Revoking Mortgage Loan Originator License of Patrick B. McGee  June 14, 2019	Mortgage Loan Originator License  (Financial Code Sections 50513(a)(1) and (a)(2) and 50327)
Besorat Investments, Inc. Michael Anthony Hershman aka Tony Hershman  Oak Park, California	Desist and Refrain Order  June 17, 2019	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)
CitiMortgage, Inc.  O'Fallon, Michigan	Stipulation  June 18, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50202(d))
Lendmart, LLC  Los Angeles, California	Settlement Agreement  June 18, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)



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<p>Thomas M. Maney Silver Saddle Commercial Development, LP Silver Saddle Ranch &amp; Club, Inc. Galileo Commercial Property Owner's Association, Inc.  Burbank, California</p>	<p>Statement in Support of Order Levying Administrative Penalties  Desist and Refrain Order for Violations and Order for Ancillary Relief  Order Withdrawing Desist and Refrain Order and Order for Ancillary Relief  June 18, 2019</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Sections 25252, 25110 and 25401)</p>
<p>Charel Faith Hansell Winston  Shingle Springs, California</p>	<p>Desist and Refrain Order  June 18, 2019</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)</p>
<p>Dai Lam Phuong dba Fortpoint Investment Management  Bellevue, Washington</p>	<p>Order Summarily Revoking Investment Adviser Certificate  June 18, 2019</p>	<p>Unlawful Investment Adviser Activity  (Corporations Code Section 25232.3)</p>

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Lending Resources Group, Inc.  Rohnert Park, California	Notice of Petition for Reinstatement  June 18, 2019	Unlawful California Financing Law Activity  (Government Code Section 11522)
Kari Jane Hardwick Glen Oaks Escrow, Inc.  Glendale, California	Accusation  Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  June 18, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and (a)(2), 17423, title 10 § 1738, 1738.2 and 1741.3 and 17602)
Interstate Commercial Financial Credit Corporation  Cerritos, California	Settlement Agreement  June 18, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Span Capital LLC Dana Point, California	Settlement Agreement June 19, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Robert Alvin Davis dba Continental Investment Management Company  Red Bluff, California	Order Summarily Suspending Investment Adviser Certificate  June 19, 2019	Unlawful Investment Adviser Activity  (Corporations Code Section 25242)
Even Financial Inc.  New York, New York	Consent Order  June 20, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22100)
Noah Bezuayehu  Woodbridge, Virginia	Accusation  June 20, 2019	Mortgage Loan Originator License  (Financial Code Sections 50513(a)(2), 50141(a)(3) and 50327(a)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Regina KH Lee Sandy, Utah Oakland, California	Order Denying Application for Mortgage Loan Originator License  June 24, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22109.1)
Ronald Brokenbrough  Sacramento, California	Settlement Agreement  June 24, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
St. Fin Corp.  Laguna Hills, California	Accusation  June 24, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22714, 22712(b), 22616(a)(5), 22336(a), 22337(a) and 22159(b))
Gerber Finance Inc.  New York, New York	Settlement Agreement  June 24, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Paula F. De Vos Catalyst Wealth Management, LLC dba Synergist Wealth Advisors, LLC  Oakland, California	Desist and Refrain Order  June 24, 2019	Unlawful Offer and Sale of Securities  (Corporations Code Section and California Code of Regulations 25401 and 260.237(n))
Mortgage Solutions of Colorado LLC  Colorado Springs, Colorado	Accusation  June 25, 2019	Unlawful Residential Mortgage Lending Law and California Financing Law Activity  (Financial Code Sections 50327, 22714, 50513(b), 50314, title 10 § 1950.314.1 and 1950.314.6, 22172(b), 50204(o), 22336(a) and 22156)
Cali Finance Group, Inc.  City of Industry, California	Settlement Agreement  June 25, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Cornerstone Equity Group, Inc.  Las Vegas, Nevada	Consent Order  June 25, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22151(b))
Opengate Loans Inc.  Irvine, California	Settlement Agreement  June 25, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Castle & Cooke Mortgage, LLC  Draper, Utah	Consent Order  June 25, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Mintaka Financial, LLC  Gig Harbor, Washington	Settlement Agreement  June 26, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Teresa Schiaretti aka Teresa Shaver Tammy Bazinet  Upland, California Pasadena, California	Accusation in Support of Order Barring Teresa Schiaretti also known as Teresa Shaver and Tammy Bazinet from any Position of Employment, Management and Control of any Escrow Agent  June 26, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and (a)(2), title 10 § 1738, 1738.2 and 1732)
99Designs.com  Oakland, California Copenhagen, Denmark	Order Withdrawing Desist and Refrain Order  June 27, 2019	Unlawful Escrow Law Activity  (Financial Code Section 17200)