

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Home Loan Enterprise Irvine, California	Order Revoking California Residential Mortgage Lender License July 10, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
Erika Diana Johnson Rialto, California	Settlement Agreement July 10, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Model Escrow, Inc. Covina, California	Accusation July 11, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17409, 17608, title 10 § 1732.2, 1738.1, 1741.2)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Louis Martin Borges Marina Del Rey, California	Order Denying Application for Mortgage Loan Originator License July 11, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3), 22172(a)(2), 50141(a)(3) and 50513(a)(2))
Gloria Maria Andia Docherty Newport Beach, California	Statement of Issues July 11, 2019	Mortgage Loan Originator License (Financial Code Sections 22170, 22109.1 and 22172)
Socrates Benson DelaCruz Villar Irvine, California	Statement of Issues July 11, 2019	Mortgage Loan Originator License (Financial Code Sections 50141(a)(2) and (a)(3))
Freelancer Technology Pty Ltd. Freelancer International Pty Ltd. Freelancer.com Sydney, Australia	Stipulation to Desist and Refrain Order July 11, 2019	Unlawful Escrow Law Activity (Financial Code Section 17200)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CDL Mortgage Services, Inc. dba Capitol Direct Lending Rocklin, California	Notice of Petition for Reinstatement July 12, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Mortgage One Solutions, Inc. Vienna, Georgia	Accusation July 15, 2019	Unlawful Residential Mortgage Lending Law Activity (Financial Code Sections 50204(o), 50205, 50304, title 10 § 1950.314.4 and 50327)
Jacquelyn N. Selditch Diamond Bar, California	Settlement Agreement July 15, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and (a)(2), title 10 § 1738 and 1738.2)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Alan R. Ross Calabasas, California	Settlement Agreement July 15, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Atlantic Escrow Corporation Pasadena, California	Amended Order to Discontinue Escrow Activities Settlement Agreement July 16, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17415, 17602 and title 10 § 1723)
Mediagrif Interactive Technologies, Inc. The Broker Forum, Inc. BrokerForum.com Quebec, Canada	Desist and Refrain Order July 17, 2019	Unlawful Escrow Law Activity (Financial Code Section 17403)
Fund My Business, Inc. Los Angeles, California	Settlement Agreement July 17, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Peter Cha Whittier, California	Consent Order July 18, 2019	Mortgage Loan Originator License (Financial Code Section 22105(a))
Artec Global Media, Inc. Caleb Wickman Solana Beach, California Carson City, Nevada	Desist and Refrain Order July 19, 2019	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Countrywide Escrow, Inc. fka Centennial Escrow II, Inc. Escondido, California	Consent Order July 19, 2019	Unlawful Escrow Law Activity (Financial Code Section 17202.2(c))
I-Tea USA INC. I-Tea Bubble Tea & Smoothie Corp. Hayward, California	Citation Including: 1) Desist and Refrain Order; 2) Assessment of Administrative Penalty; and 3) Claim for Ancillary Relief July 22, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406 and 31408)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mortgageloan Corp. Mission Viejo, California	Notice of Petition for Reinstatement July 25, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Michael James Hernandez Corona, California	Statement of Issues July 26, 2019	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(2) and (a)(3), and 22172(a)(2))
Pacific Commerce Escrow Services, Inc. San Diego, California	Consent Order July 26, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17213.2 and 17210.2)
TC Debt Opportunities, LLC Los Angeles, California	Consent Order July 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22107, 22153 and 22712)