

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Neighborhood Loans, Inc. Lombard, Illinois	Consent Order August 1, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100)
Virydiana Gonzalez Huntington Beach, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application August 1, 2019	Mortgage Loan Originator License (Financial Code Section 50141)
Back Home the Movie Productions, LLC Winston Ronald John, Jr. Michael T. Trammel, Jr. Malibu, California Savannah, Georgia	Desist and Refrain Order August 1, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

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1st Call Consultants, Inc. aka 1st Call Collateral Mark Colter Coral Springs, Florida Boca Raton, Florida	Desist and Refrain Order August 1, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Life Check, LLC Perris, California	Desist and Refrain Order August 1, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Socrates Benson DelaCruz Villar Irvine, California	Order Denying Application for Mortgage Loan Originator License August 5, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141 and 50513)
Elizabeth Garcia Garden Grove, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application August 5, 2019	Mortgage Loan Originator License (Financial Code Section 50141)

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Trilogy Escrow, Inc. Corona, California La Jolla, California Brea, California	Consent Order to Discontinue Violations August 6, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17403.2, 17414(c), title 10 § 1738(a), 17602 and 17604)
Populus Financial Group, Inc. dba ACE Cash Express Irving, Texas	Consent Order August 6, 2019	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Sections 23050 and 23036(f))
RLT Management, Inc. dba Fast Money Loan Long Beach, California	Settlement Agreement August 8, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22306, 22161(a)(3), 22155(a), 22156(a), 22337(b), 22154(a), 2237(d) and 22302(b))

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<p>Rachel Sykes Waxhaw, North Carolina</p>	<p>Accusation to Revoke Mortgage Loan Originator License of Rachel Sykes and Bar Rachel Sykes from any Position of Employment, Management, or Control of any Residential Mortgage Lender, Servicer, or Mortgage Loan Originator</p> <p>August 8, 2019</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141(a)(3), 50513(a)(2), 50141(a)(3) and 50318(a)(1))</p>
<p>Linx Card Inc. Walnut Creek, California</p>	<p>Cease and Desist Order</p> <p>August 9, 2019</p>	<p>Unlawful Money Transmission Act Activity</p> <p>(Financial Code Section 2030)</p>
<p>Empire Media Marketing, Inc. Lake Elsinore, California</p>	<p>Accusation</p> <p>August 9, 2019</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22154, 22306, 22346(b) and 22306)</p>

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Efectivo, LLC Burbank, California	Settlement Agreement August 12, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Patricia Maria Alcantar Clovis, California	Order Revoking Mortgage Loan Originator License August 12, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50513)
American Interbanc Mortgage, LLC Irvine, California	Consent Order August 12, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50002(a))
General Mortgage Capital Corporation Burlingame, California	Notice of Petition for Reinstatement August 13, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)

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Lending Resources Group, Inc. Rohnert Park, California	Order Conditionally Granting Petition for Reinstatement August 16, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Steve Susoeff, LLC Henderson, Nevada	Settlement Agreement August 16, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25241 and 25242(c))
Builders Control Service Co. Los Angeles, California	Order Terminating Conservatorship August 19, 2019	Unlawful Escrow Law Activity (Financial Code Section 17634)
San Dieguito Escrow, Inc. Encinitas, California	Settlement Agreement Order Suspending Escrow Agent's License August 19, 2019	Unlawful Escrow Law Activity (Financial Code Section 17609)

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Terri K. McAlavy Aliso Viejo, California Moreno Valley, California	Statement of Issues August 20, 2019	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22170, 50141, 50512)
David George Daniel San Ramon, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application August 22, 2019	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Michael James Hernandez Corona, California	Order Denying Application for Mortgage Loan Originator License August 22, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 22172)
Skyline Financial Corporation Calabasas, California	First Amended Accusation to Revoke License August 23, 2019	Unlawful Residential Mortgage Lending Law Activity (Financial Code Sections 50325, 50326 and 50327)

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Security America Mortgage, Inc. Houston, Texas	Accusation to Revoke License August 26, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50327)
DesignCrowd Pty Ltd. DesignCrowd.com Victoria, Australia	Stipulation to Desist and Refrain Order August 26, 2019	Unlawful Escrow Law Activity (Financial Code Section 17200)
Sierra Pacific Mortgage Company, Inc. Folsom, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations August 26, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity (Financial Code Section 50321)
CDL Mortgage Services, Inc. dba Capitol Direct Lending Rocklin, California	Order Conditionally Granting Petition for Reinstatement August 26, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)

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<p>Aghee William Smith II aka Bill Smith aka A.W. Smith Thomas L. Barnett Daryl Gene Bank Kent Maerki Dominion Private Client Group, LLC Spectrum 100, LLC WeMonitor Group, LLC DSPF Group, LLC Dental Support Plus Franchise Group, LLC</p> <p>Roseville, California Sacramento, California Port St. Lucie, Florida Scottsdale, Arizona Virginia Beach, Virginia</p>	<p>Desist and Refrain Order</p> <p>August 26, 2019</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Section 25401)</p>
<p>L.M.J. ROC, LLC</p> <p>Los Angeles, California</p>	<p>Settlement Agreement</p> <p>August 28, 2019</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22159 and 22715)</p>

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Robert Alvin Davis dba Continental Investment Management Company Red Bluff, California	Order Summarily Revoking Investment Adviser Certificate August 28, 2019	Unlawful Investment Adviser Law Activity (Corporations Code Section 25242)
Steven Michael Gabriel Peacher, Inc. Laguna Beach, California	Consent Order August 29, 2019	Unlawful Offer and Sale of Securities (Corporations Code Sections 25532(b), 25200, 25230.1 and 25252(b))
Franklin Select SLD, Inc. San Clemente, California	Settlement Agreement August 29, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Patriot Capital Corporation dba Patriot Petroleum Capital Atlanta, Georgia	Order Conditionally Granting Petition for Reinstatement August 29, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)

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Catherine Felicia White Visalia, California	Settlement Agreement August 29, 2019	Mortgage Loan Originator License (Financial Code Sections 50513, 50141 and 50204)
Centennial Lending Group, LLC Maple Glen, Pennsylvania	Order to Discontinue Residential Mortgage Lending and/or Servicing Activities August 29, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50319)
Franklin Express Mortgage, Inc. Granada Hills, California	Consent Order August 29, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Ingenuity Street Investing, LLC Saratoga, California	Order Rescinding Order Summarily Revoking Investment Adviser Certificate August 30, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)

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Mortgage Management Consultants, Inc. Palmdale, California	Consent Order August 30, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)