

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lorenzo Flores Nava Santa Ana, California	Order Revoking Mortgage Loan Originator License September 3, 2019	Mortgage Loan Originator License (Financial Code Section 50513)
Darnell Ellis Cooley Cooley Investments, Inc. Phoenix, Arizona Roseville, California	Desist and Refrain Order September 3, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Mortgageloan Corp. Mission Viejo, California	Order Conditionally Granting Petition for Reinstatement September 5, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Patriot Capital Corporation dba Patriot Petroleum Capital Atlanta, Georgia	Order Granting Petition for Reinstatement and Reinstating License September 5, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Toyota Industries Commercial Finance, Inc. Dallas, Texas	Consent Order September 9, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)
Field Assets Service Team, LLC Guaranteed Cash Now Money Credit Line 1 Addison, Illinois Wood Dale, Illinois	Desist and Refrain Order September 10, 2019	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Section 23005)
Fitness Evolution Franchising, LLC Christopher Maddox Silver Springs, Maryland	Citation Including Desist and Refrain Order September 10, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31200, 31123 and 31406)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Kari Jane Hardwick Glendale, California	Stipulation to Final Order Barring Kari Jane Hardwick from any Position of Employment, Management, or Control of any Escrow Agent September 10, 2019	Unlawful Escrow Law Activity (Financial Code Section 17423)
Terri K. McAlavy Corona, California	Order Denying Application for Mortgage Loan Originator License September 11, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1, 22712, 50141 and 50513)
John Alan Routh Costa Mesa, California	Statement of Issues September 11, 2019	Mortgage Loan Originator License (Financial Code Section 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Hacienda Escrow Corporation Ronald Bryan Forno Ontario, California	Accusation September 12, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17406(a), 17414(a)(2), 17415, title 10 § 1732.1, 17423 and 17608)
Elite Auto Finance, Inc. Ontario, California	Consent Order September 12, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22346(d), 22170(a), 22305, 22306, 22251(c), 22303 and 22304)
Kelly Thu Le Irvine, California	Statement of Issues September 13, 2019	Mortgage Loan Originator License (Financial Code Sections 50141 and 50141(a)(3))

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Amado S. Guloy Rex Animal Health, Inc. aka Rex Ag Labs Pacifica, California San Francisco, California Kansas City, Kansas	Desist and Refrain Order September 16, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
General Mortgage Capital Corporation Burlingame, California	Order Conditionally Granting Petition for Reinstatement September 18, 2019 Order Granting Petition for Reinstatement September 30, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Alleviant Health Centers, LLC Brian Mears Little Rock, Arkansas	(1) Desist and Refrain Order (2) Citation with Desist and Refrain Order and Administrative Penalties September 18, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402 and 31406)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Blueprint Wealth Partners, LLC Cory Ryan Burnell</p> <p>Valley Springs, California</p>	<p>Consent Order</p> <p>September 18, 2019</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25532(d), 25238, title 10 § 260.238(a)(2), 260.237.2(c), 260.241.2(d) and (a)(3), 25241, 25232(h) and 25232.1)</p>
<p>Pacific Sands Escrow, Inc. Michael Richard Steven High</p> <p>Chino, California</p>	<p>Order Revoking Escrow Agent's License</p> <p>Order Barring Michael Richard Steven High from any Position of Employment, Management, or Control of any Escrow Agent</p> <p>September 18, 2019</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17608 and 17423)</p>
<p>FM Home Loans, LLC</p> <p>Brooklyn, New York</p>	<p>Consent Order</p> <p>September 18, 2019</p>	<p>Unlawful California Residential Mortgage Lending and California Financing Law Activity</p> <p>(Financial Code Sections 22712 and 50321)</p>

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Robert L. Jenkins Zion Financial & Leasing, LLC aka Zion Funding www.zionfunding.net www.shazarriequipment.com Salt Lake City, Utah	Desist and Refrain Order September 19, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Manhattan Financial Group, Inc. dba Alpine Financial Services Manhattan Financial MFG Lender.com MFG Lenders MFG Lending MFGLenders.com Provident Mortgage Rite Way Mortgages Ritewaymortgages.com Westview Capital Escondido, California	Consent Order September 20, 2019	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50323, 50326, 50202, 50307, 50200 and title 10 § 1950.314.1)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Sheila Bennett Sacramento, California Elk Grove, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application September 20, 2019	Mortgage Loan Originator License (Financial Code Section 22109.1)
Freedom Financial Asset Management, LLC San Mateo, California	Desist and Refrain Order September 20, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22108(a) and title 10 § 1422)
Catapult Consulting Associates LLC San Ramon, California	Consent Order September 24, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
CTC Resources, Inc. Los Angeles, California	Order Withdrawing Order Summarily Revoking Finance Lender and/or Broker License(s) September 24, 2019	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Peter Gregory Montrenes Irvine, California	Statement of Issues September 25, 2019	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Mortgage Research Center, LLC dba VALoans.com Veteran Loan Center Veterans United Home Loans Veterans United Home Loans of Hawaii Veterans United Home Loans of San Diego www.VAMortgageCenter.com Columbia, Missouri	Consent Order September 25, 2019	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50321, 50314 and 50513)
Builders Disbursements, Inc. Glendale, California	Accusation in Support of Order Revoking Escrow Agent's License September 26, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17406, 17404, 17608 and title 10 § 1732.2 and 1732.3)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CoastalStates Mortgage, Inc. Hilton Head, South Carolina	Settlement Agreement September 27, 2019	Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50123)
Mina Samaan Costa Mesa, California	Consent Order Barring Mina Samaan September 27, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17423, 17604, 17605 and 17608)
Lending Resources Group, Inc. Rohnert Park, California	Order Granting Petition for Reinstatement and Reinstating License September 30, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)