

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Grass River Real Estate Credit Partners Loan Funding, LLC Miami, Florida	Settlement Agreement October 2, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Vissor Enterprises LLC Boston, Massachusetts	Settlement Agreement October 3, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
CrossCountry Mortgage, Inc. Brecksville, Ohio	Consent Order October 4, 2019	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50204(e) and (o) and 50326)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Gregory Adam Harris Encino, California	Statement of Issues October 4, 2019	Mortgage Loan Originator License (Financial Code Section 22109.1)
John Alan Routh Costa Mesa, California	Order Denying Application for Mortgage Loan Originator License October 10, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Fortune Journey LLC dba Yi Fang Taiwan Fruit Tea Berkeley, California	Statement in Support of Stop Order Denying Effectiveness of Franchise Registration Application Stop Order Denying Effectiveness of Franchise Registration Application Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; (3) Claim for Ancillary Relief October 11, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Section 31115(a) and (d))

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Lakeshore Investment LLC Altadena, California	Settlement Agreement October 14, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715)
Wyndham Capital Mortgage, Inc. Charlotte, North Carolina	Accusation October 15, 2019	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50121, title 10 § 1950.122.4, 22105, title 10 § 1409, 22317, 22336(a) and 22337(a))
Richard Anthony Stevens San Diego, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application October 18, 2019	Mortgage Loan Originator License (Financial Code Section 50141)

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Richard Arthur Rifkin aka Aryeh Rifkin aka Aryeh Avraham aka Aryeh Avraham Rifkin Los Angeles, California	Desist and Refrain Order October 22, 2019	Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50002(d))
Builders Disbursements, Inc. Glendale, California	Order Revoking Escrow Agent's License October 22, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17406, 17404, title 10 § 1732.2 and 1732.3)
Wow Wow, Inc. Wow Wow Hawaiian Lemonade Franchising, LLC Todd Casselberry Chandler, Arizona Phoenix, Arizona	Consent Order October 22, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406, 31110, 31119, 31123, 31200, 31201 and 31115)

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Clean Energy Finance, LLC Newport Beach, California Seal Beach, California	Consent Order October 22, 2019	Unlawful California Financing Law Activity (Financial Code Sections 50321, 22156, 22701, 22709, 22153, 22104, 22112 and 22105)
360 Mortgage Group, LLC Austin, Texas	Order Summarily Suspending Residential Mortgage Lender and Servicer Licenses and Finance Lender and Broker Licenses October 23, 2019	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50401 and 22715)
Virydiana Gonzalez Huntington Beach, California	Order Denying Mortgage Loan Originator License Application October 29, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)

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David George Daniel San Jose, California	Order Denying Mortgage Loan Originator License Application October 29, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Hallawell Financial Group LLC Marilyn Louise Yamanaka Fresno, California	Consent Order October 29, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25532(d), 25237, title 10 § 260.237.2(a)(c) and (d), 25241, title 10 § 260.241.2(a)(1), (3), (4), and (6), 25232.1 and 25232(e))