

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bela Capital, LLC Des Moines, Iowa	Amended Order Summarily Revoking Investment Adviser Certificate November 6, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
AC Autopay LLC Denver, Colorado	Notice of Petition of Reinstatement November 7, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Model Escrow, Inc. Covina, California	Settlement Agreement Order Suspending Escrow Agent's License Issued to Model Escrow, Inc. November 7, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17602, 17604, 17608, 17609, title 10 § 1732.2, 1738.1 and 1741.2)

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Leap Theory, LLC Venice, California	Consent Order November 7, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100)
Tuolumne County Escrow, Inc. Sonora, California	Accusation November 8, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17406 and 17608)
Energy & Environment, Inc. Energy & Environmental Investments, LLC Amir A. Sardari Santa Ana, California	Desist and Refrain Order November 8, 2019	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Sheila Bennett Elk Grove, California	Order Denying Mortgage Loan Originator Application November 8, 2019	Non-Issuance of Mortgage Loan Originator Application (Financial Code Section 22109.1)

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TRUSTCITYBANK TrustCity Bank San Francisco, California	Cease and Desist Order November 8, 2019	Unlawful California Financial Institutions Law Activity (Financial Code Sections 560, 561 and 562)
Golden Spring Lending Group Jessica Tyler John Thomas Santa Monica, California	Desist and Refrain Order November 8, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Certified Monetary Trust Hailey McGuire San Jose, California	Desist and Refrain Order November 8, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Meyerson Law Firm Jennifer Allen San Jose, California	Desist and Refrain Order November 8, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)

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Valor Mutual Trust Helen Carter Calvin Minor Costa Mesa, California	Desist and Refrain Order November 8, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Hartmann Financing Center Karen Richards John Thomas San Diego, California	Desist and Refrain Order November 8, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
Radnor Finance Company, LLC San Diego, California	Notice of Petition for Reinstatement November 12, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
EscrowQuick, Inc. Fountain Valley, California	Consent Order November 14, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17602, 17604, 17609 and 17210(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
CDL Mortgage Services, Inc. dba Capitol Direct Lending Rocklin, California	Order Denying Petition for Reinstatement November 14, 2019	Unlawful Financing Law Activity (Government Code Section 11522)
K. Hovnanian American Mortgage L.L.C. Boynton Beach, Florida	Consent Order November 15, 2019	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50323 and 50204 (i) and (o))
7 Star Escrow, Inc. San Fernando, California	Order Suspending Escrow Agent License of 7 Star Escrow, Inc. November 15, 2019	Unlawful Escrow Law Activity (Financial Code Section 17608)
Instant Financing, Inc. Woodland Hills, California	Accusation to Revoke California Financing Law License November 18, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22714(a), 22159(a) and 22715(b))

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Charles Jeffrey Haliburton Irvine, California	Statement of Issues November 18, 2019	Mortgage Loan Originator (Financial Code Section 22109.1(a)(2)(A) and (a)(3))
Shannon L. Fife aka Shannon L. Pineda Encino, California	Accusation November 19, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and 17423)
Apexlend, LLC West Harrison, New York	Statement of Issues in Support of Notice of Intention to Issue Order Denying California Finance Lender License Application November 20, 2019	Unlawful California Financing Law Activity (Financial Code Section 22109.1)
Mortgageloan Corp. Mission Viejo, California	Order Denying Petition for Reinstatement November 20, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)

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Global Lending Services of Beverly Hills LLC Beverly Hills, California	Settlement Agreement November 21, 2019	Unlawful California Financing Law Activity (Financial Code Section 22715)
Ashley Denise Grant aka Ashley Denise Grant-Connelly San Diego, California	Accusation in Support of Order Barring Ashley Denise Grant from any Position of Employment, Management, or Control of any Escrow Agent November 21, 2019	Unlawful Escrow Law Activity (Financial Code Section 17423)
Patrick B. McGee Oroville, California	Order Revoking Mortgage Loan Originator License of Patrick B. McGee November 25, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50327 and 50513)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
LHM Financial Corporation dba CNN Mortgage Scottsdale, Arizona	Settlement Agreement November 26, 2019	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Section 50321