

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

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
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| Shaher Khalifeh Musharbash Foothill Ranch, California | Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application December 2, 2019 | Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141) |
| The Turnkey Foundation Inc. Santa Ana, California | Settlement Agreement December 4, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715) |
| Mortgage One Solutions, Inc. Vienna, Virginia | Settlement Agreement Order Suspending Residential Mortgage Lender's License Issued to Mortgage One Solutions, Inc. December 6, 2019 | Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50204(o), 50205(a), 50123(b), and title 10 §1950.314.4(d) and (e)) |

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| Richard Anthony Stevens San Diego, California | Settlement Agreement December 6, 2019 | Mortgage Loan Originator License (Financial Code Sections 50141 and 50513) |
| Nevaeh's Escrow, Inc. Grand Terrace, California | Stipulation December 9, 2019 | Unlawful Escrow Law Activity (Financial Code Section 17408) |
| Harold F. Couglar Encinitas, California | Consent Order December 10, 2019 | Unlawful Investment Adviser Activity (Corporations Code Sections 25232 and 25232.1) |
| Instant Financing, Inc. Woodland Hills, California | Order Revoking California Financing Law License December 10, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22159(a), 22715(b) and 22714(a)) |

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| Tuolumne County Escrow, Inc. Sonora, California | Order Revoking Escrow Agent License December 11, 2019 | Unlawful Escrow Law Activity (Financial Code Section 17406) |
| The Settlement Source Escrow William Ryan Lenocker Erin Tracey Lenocker Orange, California | Accusation December 12, 2019 | Unlawful Escrow Law Activity (Financial Code Sections 17608 and 17423(a)(1)) |
| Centennial Lending Group, LLC Maple Glen, Pennsylvania | Order Summarily Revoking California Residential Lender and/or Servicer License December 13, 2019 | Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50200 and 50401) |
| AC Autopay LLC Denver, Colorado | Order (1) Granting Petition for Reinstatement and (2) Reinstating California Financing Law License December 13, 2019 | Unlawful California Financing Law Activity (Government Code Section 11522) |

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| Security America Mortgage, Inc. Houston, Texas | Order Revoking Residential Mortgage Lender License December 13, 2019 | Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50327) |
| Radnor Finance Company LLC Solana Beach, California | Order Granting Petition for Reinstatement and Reinstating California Financing Law License December 13, 2019 | Unlawful California Financing Law Activity (Government Code Section 11522) |
| Connecticut Financial, LLC Omaha, Nebraska | Consent Order December 13, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22712, 22104 and 22112) |
| TitleMax of California, Inc. Savannah, Georgia | Settlement Agreement December 16, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22712, 22161(a)(1), 22159(b), 22170(a), 22303, 22304, 22305 and 22306) |

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|---|---|---|
| Ashley Denise Grant aka Ashley Denise Grant-Connelly San Diego, California | Order Barring Ashley Denise Grant from any Position of Employment, Management, or Control of any Escrow Agent December 17, 2019 | Unlawful Escrow Law Activity (Financial Code Section 17423) |
| FWS Lending Edward Perry https://fwslending.com Scottsdale, Arizona | Desist and Refrain Order December 17, 2019 | Unlawful California Financing Law Activity (Financial Code Section 22100) |
| Empire Media Marketing, Inc. Lake Elsinore, California | Settlement Agreement December 17, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22712, 22346(b) and 22306) |
| Howard Mark Gerber Clayton, California | Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application December 18, 2019 | Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141) |

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|--|---|--|
| Shannon L. Fife aka Shannon L. Pineda Encino, California | Order Barring Shannon L. Fife aka Shannon L. Pineda from any Position of Employment, Management, or Control of any Escrow Agent December 18, 2019 | Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and 17423) |
| Parkfield Escrow, Inc. Rancho Cucamonga, California | Accusation to Suspend Escrow Agent License of Parkfield Escrow, Inc. December 18, 2019 | Unlawful Escrow Law Activity (Financial Code Section 17608) |
| OneMain Financial Group, LLC Baltimore, Maryland | Consent Order December 18, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22712 and title 10 § 1451(c)) |
| Elizabeth Garcia Downey, California | Settlement Agreement December 19, 2019 | Mortgage Loan Originator License (Financial Code Sections 50140 and 50513) |

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| Commerce Home Mortgage LLC Irvine, California | Consent Order December 19, 2019 | Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50321) |
| Possible Financial, Inc. Seattle, Washington | Consent Order December 24, 2019 | Unlawful California Deferred Deposit Transaction Law and California Financing Law Activity (Financial Code Sections 23050 and 23005) |
| Sezzle, Inc. Minneapolis, Minnesota | Statement of Issues December 30, 2019 | Unlawful California Financing Law Activity (Financial Code Sections 22109(a) and 22100(a)) |

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|---|--|---|
| <p>Roberto Gonzalez Viramontes aka Robert Gonzalez, Jr. aka Robert Gonzalez Viramontes, Jr. aka Roberto Gonzalez Viramontes, Jr. aka Robert Gonzalez-Viramontes</p> <p>San Antonio, Texas</p> | <p>Statement of Issues in Support of Denial of California Financing Law License Application</p> <p>Accusation in Support of Order Barring Robert Gonzalez, Jr. from any Position of Employment, Management or Control of any Finance Lender, broker, or Mortgage Loan Originator</p> <p>Accusation to Revoke Mortgage Loan Originator License</p> <p>December 30, 2019</p> | <p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 22109, 22169 and 22714)</p> |
| <p>Fortune Journey LLC dba Yi Fang Taiwan Fruit Tea Roy Lam</p> <p>Berkeley, California</p> | <p>Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; (3) Claim for Ancillary Relief</p> <p>December 31, 2019</p> | <p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31406 and 31408)</p> |

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|---|--|---|
| Seriously Addictive Learning Center USA LLC Seriously Addictive Learning Centre USA LLC Dover, Delaware | Citation Including: (1) Desist and Refrain Order; and (2) Assessment of Administrative Penalties; December 31, 2019 | Unlawful Franchise Investment Law Activity (Corporations Code Section 31406) |