

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
January 2020**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Golden Sunset Escrows, Inc. Glendora, California	Accusation January 6, 2020 Order Revoking Escrow Agent License January 27, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17210, 17406 and 17608)
Ricardo Alberto Barraza-Wendlandt Whittier, California	Statement of Issues in Support of Order Denying Mortgage Loan Originator Application January 6, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3), 50141, 50513(a)(2), 22170(b), and title 10 § 1422.6.2(a)(c))
Charles Jeffrey Haliburton Fullerton, California	Order Denying Mortgage Loan Originator License Application January 6, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22109.1(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Kelly James Schnorenberg Lone Tree, Colorado	Desist and Refrain Order January 8, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Equity Trust Escrow, Inc. Iris Altamirano Yami Vasquez aka Yamileth Vasquez Norco, California	Accusation January 8, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1) and (a)(2), title 10 § 1738, 1738.1, 1738.2 17423(a)(1), 17210 and 17608)
Commercial Business Credit Union	Cease and Desist Order January 9, 2020	Unlawful Financial Institutions Law Activity (Financial Code Section 14150)
Roberto Eduardo Alvarez Laguna Hills, California	Statement of Issues January 9, 2020	Mortgage Loan Originator License (Financial Code Sections 50141(a)(2) and (a)(3), and 50513(a)(2))

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<p>Silicon Valley Securities, Inc. Saratoga, California</p>	<p>Accusation to Revoke Silicon Valley Securities, Inc.'s Broker-Dealer Certificate January 9, 2020</p>	<p>Unlawful Broker-Dealer Activity (Corporations Code Section 25212)</p>
<p>Jerry Gang Chen Rowland Heights, California</p>	<p>Statement of Issues in Support of Order Denying Mortgage Loan Originator License Application January 10, 2020</p>	<p>Mortgage Loan Originator License (Financial Code Sections 22170(b), 50513(a)(2), 22109.1(a)(3), title 10 § 1422.6.2(a)(c))</p>
<p>Gregory Wayne Lomba Danville, California</p>	<p>Statement of Issues January 13, 2020</p>	<p>Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)</p>
<p>Charlie Tan Corona, California</p>	<p>Statement of Issues January 14, 2020</p>	<p>Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172, 50141 and 50513)</p>

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Simple Car Title Loans Mission Hills, California	Consent Order January 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22306, 22307, 22100(b)(d) and (e), and title 10 § 1451 (c))
Oscar A. Blanco Pico Rivera, California	Accusation January 15, 2020	Mortgage Loan Originator License (Financial Code Sections 50513, 50327, 50141 and 50144)
TTM Guitars, LLC Lance Mitchell Benedict Indian Wells, California	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Claim for Ancillary Relief January 15, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408)

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Goldburg Holdings and Trust, L.L.C. dba www.goldburgholdingsandtrustllc.com and Goldburg Holdings and TR, L.L.C. Chicago, Illinois	Desist and Refrain Order January 16, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17200 and 17403)
Sezzle, Inc. Minneapolis, Minnesota	Consent Order January 16, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))
LivLife Renovations, LLC LivLife Homes, LLC www.livlifehomes.com Signal Hill, California	Desist and Refrain Order January 16, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Shaher Khalifeh Musharbash Chino, California	Order Denying Mortgage Loan Originator Application January 16, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Howard Mark Gerber Walnut Creek, California	Order Denying Mortgage Loan Originator Application January 16, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Domingo Pierantoni aka Domingo Gabriel Pierantoni aka Domingo Gabriel Pierantoni-Velez Castro Valley, California	Order to Bar Domingo Pierantoni also known as Domingo Gabriel Pierantoni and as Domingo Gabriel Pierantoni-Velez, from any Position of Employment, Management or Control of any Finance Lender, Broker, Program Administrator, or any other Person January 17, 2020	Unlawful California Financing Law Activity (Financial Code Section 22169)
St. Fin Corp. Laguna Hills, California	Settlement Agreement January 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22161(a)(5), 22336(a), and 22172(b))

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Gregory Adam Harris Encino, California	Settlement Agreement January 23, 2020	Mortgage Loan Originator License (Financial Code Section 22109.1(a)(3))
Opportunity Financial, LLC Chicago, Illinois	Consent Order January 24, 2020	Unlawful California Financing Law Activity (Financial Code Section 22712)
Fargo Trades aka F. Trades www.fargotrades.net Fargo Trades Ltd. Los Angeles, California	Desist and Refrain Order January 24, 2020	Unlawful Offer and Sale of Securities and Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25110, 25401, 25210, 25230 and 25235)
QoinTraders aka www.qointraders.com Oakland, California Buckinghamshire, United Kingdom	Desist and Refrain Order January 24, 2020	Unlawful Offer and Sale of Securities and Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25110, 25401, 25210, 25230 and 25235)

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<p>Tutti Frutti Franchising, Inc. Buena Park, California</p>	<p>Statement in Support of Stop Order Denying Effectiveness of Franchise Registration</p> <p>Stop Order Denying Effectiveness of Franchise Registration</p> <p>January 27, 2020</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31115 and 31117)</p>
<p>Nicholas Alan Coplien Torrance, California</p>	<p>Accusation</p> <p>January 31, 2020</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50204(k) and 50513)</p>