

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Bela Capital, LLC Des Moines, Iowa</p>	<p>Statement in Support of Order to Discontinue Violations and Commissioner's Intention to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>Order Rescinding Summary Revocation Order and Amended Summary Revocation Order</p> <p>March 2, 2020</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25241, 25249 and 25251)</p>
<p>Golden Sunset Escrows, Inc. Glendora, California</p>	<p>Order Setting Aside Order Revoking Escrow Agent License</p> <p>March 2, 2020</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Section 17606)</p>

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ClosingMark Home Loans, Inc. Irvine, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations March 4, 2020	Unlawful California Residential Mortgage Lending Activity (Financial Code Section 50321)
Oscar A. Blanco Pico Rivera, California	Order Declining to Renew Mortgage Loan Originator License March 4, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50513(a))
OYO Hotels LLC OYO Hotels Inc. OYO Rooms and Technology LLC Dallas, Texas	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; (3) Claim for Ancillary Relief March 5, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31408)

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St. Fin Corp. Laguna Hills, California	Amended Settlement Agreement March 9, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22161(a)(5), 22336(a), 22712(b))
Best Man Inc. Anaheim, California	Consent Order March 10, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)
Javabint Group Inc. Uniondale, New York	Consent Order March 10, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)
High Speed Lending, LLC Long Beach, California	Consent Order March 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)

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<p>Paul Horton Smith, Senior Riverside, California</p>	<p>Order Barring Paul Horton Smith, Senior from any Position of Employment, Management, or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>Order Revoking the Investment Adviser Certificate of Egate, LLC</p> <p>March 11, 2020</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25232.1 and 25232(a)(e) and (h))</p>
<p>Mortgage Now, Inc. Shrewsbury, New Jersey</p>	<p>Consent Order</p> <p>March 13, 2020</p>	<p>Unlawful California Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50321, 50323, 50314, 50503(a)(2) and title 10 § 1950.314.4 and 1950.204.3(b))</p>
<p>Equilane Lending, LLC Lakewood, Colorado</p>	<p>Settlement Agreement</p> <p>March 16, 2020</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22159 and 22715)</p>

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Afterpay US, Inc. San Francisco, California	Consent Order March 16, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))
Jack Grant Smith Goleta, California	Statement of Issues March 17, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(6), 50141(a)(6), 50513(a)(2), 22109.1(a)(3) and 50141(a)(3))
Emogene McGhee aka Emogene Byrd aka Emogene Williams aka Gwen Harris Long Beach, California	Statement of Issues March 17, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(6), 50141(a)(6), 22109.1(a)(3) and 50141(a)(3))
NCMP Service Corporation Modesto, California	Consent Order March 17, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)

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FrancoDollar, LLC Watsonville, California	Notice of Petition for Reinstatement March 18, 2020	Unlawful California Financing Law Activity (Government Code Section 11522)
Sandra Carmen Meza Simi Valley, California	Statement of Issues in Support of Order Denying Mortgage Loan Originator License Application March 23, 2020	Mortgage Loan Originator License (Financial Code Sections 50141, 50513 and 22109.1)
Itria Ventures LLC New York, New York	Consent Order March 23, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)

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<p>Jennifer Pierantoni aka Jennifer Vera aka Jennifer Frias</p> <p>Castro Valley, California</p>	<p>Order to Bar Jennifer Pierantoni, also known as Jennifer Vera and as Jennifer Frias, from any Position of Employment, Management or Control of any Finance Lender, Broker, Program Administrator, or any Other Person</p> <p>March 23, 2020</p>	<p>Non-Issuance of Mortgage Loan Originator License</p> <p>(Financial Code Section 22169)</p>
<p>Regent Investment Advisors, Inc. Timothy Clark Mingo</p> <p>Aventura, Florida</p>	<p>Accusation to:</p> <ol style="list-style-type: none"> 1. Revoke Respondents' Investment Adviser Certificates; 2. Bar Respondent Mingo; and 3. Levy Administrative Penalties <p>March 24, 2020</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25232, 25232.1 and 25252)</p>
<p>GSV Capital Lending, LLC</p> <p>Woodside, California</p>	<p>Settlement Agreement</p> <p>March 24, 2020</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22159 and 22715)</p>

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GemCap Lending I, LLC Malibu, California	Consent Order March 25, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22104 and 22105)
Nicholas Alan Coplien Seal Beach, California	First Amended Accusation March 26, 2020	Mortgage Loan Originator License (Financial Code Sections 50513(a)(2), 50141(a)(3) and 50327(a)(2))
Samuel Todd Stamper Irvine, California	Order Denying Application for Mortgage Loan Originator License March 30, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141(a) and (a)(2))