

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Strong Home Mortgage, LLC Manassas, Virginia</p>	<p>Consent Order May 1, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))</p>
<p>The Settlement Source Escrow William Ryan Lenocker Erin Tracy Lenocker Orange, California</p>	<p>Order Suspending William Ryan Lenocker from any Position of Employment, Management or Control of any Escrow Agent Order Suspending Erin Tracy Lenocker from any Position of Employment, Management or Control of any Escrow Agent Order Revoking Escrow Agent License May 1, 2020</p>	<p>Unlawful Escrow Law Activity (Financial Code Section 17608)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Radnor Finance Company LLC Solana Beach, California	Consent Order May 1, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Mortgage Processing Group, LLC Mesa, Arizona	Amended Consent Order May 1, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Direct Mortgage Investors, Inc. Oak Lawn, Illinois	Consent Order May 1, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Champion Home Loans Inc. Milpitas, California	Consent Order May 1, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Aztec Funding, Inc. Walnut Creek, California	Consent Order May 1, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Neighborhood Loans, Inc. Downers Grove, Illinois	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Newbridge Capital Mortgage, LLC Los Angeles, California	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
MAC Funding Corporation Elk Grove Village, Illinois	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

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Teresa Schiaretti aka Teresa Shaver Tammy Bazinet palm Springs, California	Settlement Agreement Order Suspending Tammy Bazinet and Teresa Schiaretti aka Teresa Shaver from any Position of Employment, Management, or Control of any Escrow Agent May 4, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17423, 17414(a)(1), title 10 § 1738(a) and 1738.2)
CTF Financial, LLC Murrieta, California	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
SimpliFi Mortgage, LLC Las Vegas, Nevada	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

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Craig Patrick Barton Redondo Beach, California	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Connecticut Financial, LLC Omaha, Nebraska	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
C&R Mortgage Corporation Niles, Illinois	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Prime Choice Lending Inc. Frisco, Texas	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

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PhoneOps Funding, LLC Cocoa, Florida	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Bridge Capital Inc. Glendale, California	Consent Order May 4, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
VA Help Center LLC Orem, Utah	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Seville Mortgage, LLC Gilbert, Arizona	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
In Touch Financial Services Oakland, California	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
M&J Loans, L.L.C. Fredericksburg, Virginia	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
CA Licensed Lenders LLC Los Angeles, California	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Ascendum Solutions LLC Cincinnati, Ohio	Consent Order May 5, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Easy Street Capital CA, LLC Irvine, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Holliday GP Corp. Dallas, Texas	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Homeplus Corporation San Diego, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Home Staging Financial, LLC Irvine, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Inception REIT, Inc. Beverly Hills, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
M & M Mortgage, LLC Roseville, Minnesota	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Ottno, Inc. Tustin, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
River City Mortgage, LLC Cincinnati, Ohio	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
SHH Financial and Leasing, Inc. Norwalk, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
CK Financial Group, Inc. Anaheim, California	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Millennium Mortgage Group, LLC Henderson, Nevada	Consent Order May 6, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Robhana Inc. Los Angeles, California	Consent Order May 7, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Itkin Financial LP Beverly Hills, California	Consent Order May 7, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Merit Lending LLC Las Vegas, Nevada	Consent Order May 7, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Cornerstone First Financial, LLC Washington, DC	Consent Order May 7, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Jeffrey C. Borneman Rampart Portfolio Partners, LLC Los Angeles, California	Statement in Support of Order to Discontinue Violations and Assess Penalties May 7, 2020	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25252)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
SK Restaurants PVT, Ltd. dba The Yellow Chilli Mumbai, India Roswell, Georgia	Consent Order May 7, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31110 and 31119)
Trueliance Inc. Los Angeles, California	Consent Order May 8, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
SFG Capital, Inc. Torrance, California	Consent Order May 8, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Rainbow Funding and Realty LLC Newark, California	Consent Order May 8, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Advanced Business Funding, Inc. Buffalo, New York	Consent Order May 8, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Unimae Los Angeles, California	Notice of Petition for Reinstatement May 8, 2020	Unlawful California Financing Law Activity (Government Code Section 11522)
Freedom Mortgage Corporation Laurel, New Jersey	Accusation May 8, 2020	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50327, 22714, 50513(b), 50314, title 10 § 1950.314.1 and 1950.314.6 and 50202(a))

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Parkfield Escrow, Inc. Rancho Cucamonga, California	Settlement Agreement Order Suspending Escrow Agent's License Issued to Parkfield Escrow, Inc. May 8, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17210, 17602, 17604 and 17609)
DLI Lending Agent, LLC Glendale, California	Order Rescinding Order Summarily Revoking California Finance Lenders License May 8, 2020	Unlawful California Financing Law Activity (Financial Code Section 22715)
Olive Hills Investments, Inc. Los Angeles, California	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Evan Paul Auto Capital, LLC Costa Mesa, California	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Grander Home Loans, Inc. San Diego, California	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
American Lending, Inc. Costa Mesa, California	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
All Financial Services, LLC Owings Mills, Maryland	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Advanced Funds Network LLC Brooklyn, New York	Consent Order May 11, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Rafael Urriuta Costa Mesa, California	Consent Order May 12, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Artak Daldumyan Glendale, California	Consent Order May 12, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Sanchez & Young Investments, LLC Mauricio Sanchez Donovan Jay Young Sacramento, California	Order Withdrawing Desist and Refrain Order May 12, 2020	Unlawful California Financing Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ali-Al-Timeemy Phoenix, Arizona	Stipulation to License Surrender May 12, 2020	Mortgage Loan Originator License (Financial Code Section 22714)
Virage Master LP Houston, Texas	Consent Order May 13, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Kelly Mortgage Center, LLC Aliso Viejo, California	Consent Order May 13, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
FlyHomes Mortgage, LLC Seattle, Washington	Consent Order May 13, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Punch TV Studios, Inc. Joseph Edward Collins, Jr. Santa Fe Springs, California	Desist and Refrain Order May 14, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Akyumen Technologies Corp. aka Akyumen Corp. Aasim M. Saied Jane Lin Sheila Soelman Los Angeles, California Los Gatos, California	Desist and Refrain Order May 14, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
North American Financial Corp. Henderson, Nevada	Accusation in Support of Intention to Issue Order Revoking California Financial Law License May 14, 2020	Unlawful California Financing Law Activity (Financial Code Section 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Loyalty Funding, Inc. Tustin, California	Consent Order May 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Locust Point Private Credit Fund, L.P. Red Bank, New Jersey	Consent Order May 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Nationwide Mortgage & Realty LLC Oak Brook, Illinois	Consent Order May 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
OneClick Commercial Funding LLC Irvine, California	Consent Order May 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Arrow One, LLC Sierra Financial, LLC dba Sierra Financial dba Sierra Lending Tall Grass Finance Iggy Loans Santa Ysabel, California	Consent Order May 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))
Hacienda Escrow Corporation Ronald Bryan Forno Ontario, California	Settlement Agreement May 14, 2020 Order Suspending Bryan Forno from any Position of Employment and Bar from Management or Control of any Escrow Agent May 15, 2020	Unlawful Escrow Law Activity (Financial Code Section 17608)
Enterprise Business Capital LLC Temecula, California	Consent Order May 15, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Royal Pacific Funding Corporation Costa Mesa, California	Consent Order May 15, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
All County Capital Corp. Brooklyn, New York	Consent Order May 15, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Spectrum Funding Group, LLC Mission Viejo, California	Order Conditionally Granting Petition for Reinstatement May 18, 2020	Unlawful California Financing Law Activity (Government Code Section 11522)
Cooper's Escrow Bell Gardens, California	Order Terminating Conservatorship May 18, 2020	Unlawful Escrow Law Activity (Financial Code Section 17630)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jump Swim Schools Franchise Corporation Ian Michael Campbell Austin, Texas Plano, Texas Queensland, Australia	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Claim for Ancillary Relief May 18, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31200, 31201, 31406, 31408 and 31303)
Center Street Lending Fund IV SPE, LLC Irvine, California	Consent Order May 18, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
EZ Pay Deductible Rancho Santa Fe, California	Consent Order May 18, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Direct Merchants Funding LLC Hollywood, Florida	Consent Order May 18, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Confident Capital, Inc. Redwood City, California</p>	<p>Consent Order May 18, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))</p>
<p>Andrew Kenneth Kiemm Irvine, California</p>	<p>Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application and Barring Andrew Kenneth Kiemm from any Position of Employment, Management, or Control of any Residential Mortgage Lender, Servicer, or Mortgage Loan Originator May 21, 2020</p>	<p>Mortgage Loan Originator License (Financial Code Sections 22109.1, 50513, 50141, 22169(a)(2), and 50318(a)(2)(B))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Everest Financials Inc. Troy, Michigan	Consent Order May 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Bates Mortgage Group, LLC Smyrna, Georgia	Consent Order May 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
LendKey Technologies, Inc. Cincinnati, Ohio	Consent Order May 21, 2020	Unlawful Student Loan Servicing Act Activity (Financial Code Sections 28162 and 28140)
Arcstone Financial Inc. Los Angeles, California	Consent Order May 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
AAFMAA Mortgage Services LLC Fayetteville, North Carolina	Consent Order May 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
HP Mortgage, LLC Delray Beach, Florida	Consent Order May 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Errol Alexander Smart Armed Forces Wireless/Mobile Inc. Carlsbad, California	Desist and Refrain Order May 21, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Ricardo Alberto Barraza-Wendlandt Whittier, California	Settlement Agreement May 22, 2020	Mortgage Loan Originator License (Financial Code Section 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Innovative Funding Services Corporation Leander, Texas	Consent Order May 22, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Fundrite West LLC Farmingdale, New Jersey	Consent Order May 22, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
E Mortgage Capital, Inc. Santa Ana, California	Consent Order May 22, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Advocate Capital, Inc. Nashville, Capital, Inc.	Consent Order May 22, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
SCG Lending, LLC Foothill Ranch, California	Consent Order May 22, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100)
Peter Carl Foppiano Healdsburg, California	Order Denying Application for Mortgage Loan Originator License May 26, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 22172(a)(2))
Town & Country Mortgage Services, Inc. Arlington Heights, Illinois	Consent Order May 26, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Merchant ReFi LLC Brooklyn, New York	Consent Order May 26, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>The Home and Commercial Loans Company, Inc. Sacramento, California</p>	<p>Consent Order May 26, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))</p>
<p>Royal Tea Taiwan Co., Ltd. aka Gong Cha Group Kaoshiung, Taiwan</p>	<p>Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; (3) Claim for Ancillary Relief May 26, 2020</p>	<p>Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31119(a), 31406, 31402 and 31408)</p>
<p>Eco Technology, Inc. Norbertas Sinica Encino, California</p>	<p>Accusation in Support of Intent to Issue Bar Order to Norbertas Sinica Desist and Refrain Order May 27, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22161 and 22690)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Uncle Warbucks Money Messiah Dash of Cash Rapital Capital Quebec, Canada	Desist and Refrain Order and Order Voiding Transactions and to Disgorge all Charges and Fees May 27, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22000 and 22750)
Sky Bridge Financial, LLC Plano, Texas	Consent Order May 28, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
RD Legal Funding, LLC Cresskill, New Jersey	Consent Order May 29, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Business Union Financial LLC Lansing, Michigan	Consent Order May 29, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Elite Auto Finance, Inc. Ontario, California	Amendment to Consent Order May 29, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22346(d), 22170(a), 22305, 22306 and 22251(c))
SuperGlass Windshield Repair, Inc. Orlando, Florida	Consent Order May 30, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31402 and 31406)