

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Loanatik, L.L.C.  Phoenix, Arizona	Consent Order  June 1, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Innovative Capital Corporation  San Diego, California	Consent Order  June 2, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Security America Mortgage, Inc.  Houston, Texas	Statement of Issues in Support of Denial of Financing Law License Application  June 2, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22109)

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Certain Lending, Inc.  San Francisco, California	Consent Order  June 3, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
OYO Hotels LLC OYO Hotels Inc. OYO Rooms and Technology LLC  Dallas, Texas	Settlement Agreement  June 3, 2020	Unlawful Franchise Investment Law Activity  (Financial Code Sections 31402, 31110 and 31119)
Klarna Inc.  Columbus, Ohio	Settlement Agreement  June 3, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22707.5)
SBG Finance, LLC  Santa Ana, California	Consent Order  June 3, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

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Rockwood Loans Clyde Glenn First String Loans  San Diego, California San Francisco, California	Desist and Refrain Order  June 4, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22100)
Simple Finance Services Norman Miller John E. Hansen Fullerton Solutions LLC Capital Serve Invest Thurrell O. McClendon  Alpharetta, Georgia New York, New York Albany, New York Erie, Pennsylvania	Desist and Refrain Order  June 4, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22100)
Golden Bear Affiliates, Inc.  Healdsburg, California	Consent Order  June 4, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

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Wilson Financial Group, Inc. Carlsbad, California	Consent Order June 4, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Ark-LA-Tex Financial Services, LLC Plano, Texas	Accusation in Support of Notice of Intent to Issue Order Suspending Residential Mortgage Lender and Servicer and Finance Lender Licenses and to Levy Penalties  June 4, 2020	Unlawful California Residential Mortgage Lending and California Financing Law Activity  (Financial Code Sections 50327, 22714, 50513(b), 50314, 50202(a), and title 10 § 1950.314.1 and 1950.314.6)
CarFinance Capital, LLC Irvine, California	Consent Order June 5, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22712, 22346(d), and 22306)

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Peak Street Structured LLC West Hollywood, California	Consent Order June 5, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Jacob William Coker Columbia, South Carolina	Accusation June 8, 2020	Mortgage Loan Originator License  (Financial Code Section 50141(a)(3))
Kensington Financial Associates, Inc. Aventura, Florida	Consent Order June 8, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Jermaine Lamont Whigham El Dorado Hills, California	Accusation to Revoke Mortgage Loan Originator License and to Bar Respondent  June 9, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 22169, 22172, 22714, 22755, 50141, 50318, 50327, 50502, and 50513)

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The Heritage Escrow Company  Irvine, California	Accusation  June 10, 2020	Unlawful Escrow Law Activity  (Financial Code Sections 17409 and 17608)
Dionette Mone Ferguson  Las Vegas, Nevada	Statement of Issues  June 10, 2020	Mortgage Loan Originator License  (Financial Code Sections 22172(a)(2), 50513(a)(2), 22109.1(a)(3) and 50141(a)(3))
George Jiao Three Lamb Investments International Ltd.  Vancouver, Canada	Desist and Refrain Order  June 10, 2020	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)
Westbon Inc.  Chicago, Illinois	Consent Order  June 10, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

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Jack Grant Smith  Goleta, California	Settlement Agreement  June 11, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 50141 and 50513)
Spectrum Funding Group, LLC  Mission Viejo, California	Order Granting Petition for Reinstatement  June 11, 2020	Unlawful California Financing Law Activity  (Government Code Section 11522)
The States Financial Group Shawn Avila  Glendale, California	Desist and Refrain Order  June 11, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22100)
Apexlend, LLC  West Harrison, New York	Settlement Agreement  June 11, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22109(c) and 22109(a)(3))

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<p>Silver Saddle Commercial Development, LP Silver Saddle Ranch &amp; Club, Inc. The Galileo Commercial Property Owners Association, Inc. Thomas M. Maney Accelerated Assets, LLC SS Purchco, LLC Pahrump Valley Real Estate Co., LLC Marian G. Ducreux Clifford J. Reynolds Wayne A. Pedersen</p> <p>Burbank, California</p>	<p>Second Amended Complaint for Temporary Restraining Order; Preliminary Injunction; Permanent Injunction; Restitution; Appointment of a Receiver; Civil Penalties; Asset Freeze; and Ancillary Relief</p> <p>June 11, 2020</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110 and 25401)</p>
<p>BioGenic Corp. aka BioGenic Inc. Gary Youssef aka Gary Joseph Julie Ann Youssef aka Julie Ann Joseph Bill McKenna</p> <p>Newport Beach, California Laguna Beach, California</p>	<p>Desist and Refrain Order</p> <p>June 11, 2020</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Sections 25110 and 25401)</p>



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Accion East, Inc.  New York, New York	Consent Order  June 12, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Express Finance and Loans  Beverly Hills, California	Consent Order  June 15, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Power Funding LLC  Weaubleau, Missouri	Consent Order  June 15, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
The Home Lending Group, LLC  Flowood, Mississippi	Consent Order  June 15, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

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<p>SBBNet, Inc. Evergreen, Colorado</p>	<p>Consent Order June 16, 2020</p>	<p>Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))</p>
<p>Unimae Los Angeles, California</p>	<p>Order Denying Petition for Reinstatement June 16, 2020</p>	<p>Unlawful California Financing Law Activity  (Government Code Section 11522)</p>
<p>C &amp; D Professional Services, Inc. dba C &amp; N Wealth Management Christopher D. Dougherty San Diego, California</p>	<p>Order Revoking Investment Adviser Certificate of C&amp; D Professional Services, Inc. Doing Business As C &amp; N Wealth Management  Order Barring Christopher D. Dougherty from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  June 17, 2020</p>	<p>Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)</p>

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Peter Gregory Montrenes  Irvine, California	Order Denying Mortgage Loan Originator License Application  June 19, 2020	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Stephanie Ann Jordan  Tustin, California	Settlement Agreement  Order Barring Stephanie Ann Jordan an Position of Employment, Management, or Control of any Escrow Agent  June 19, 2020	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Secure Retirement Financial & Insurance Services Corp.  San Ramon, California	Consent Order  June 19, 2020	Unlawful Investment Adviser Activity  (Corporations Code Sections 25250, 25238 and CCR § 260.238 and 260.241.3)

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<p>Founders Group of Nevada, Inc. Oklahoma City, Oklahoma</p>	<p>Consent Order June 29, 2020</p>	<p>Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))</p>
<p>Sergio Robles Rancho Cucamonga, California</p>	<p>Statement of Issues June 29, 2020</p>	<p>Mortgage Loan Originator License  (Financial Code Section 22109.1(a)(2)(A))</p>
<p>Energy &amp; Environment, Inc. Energy &amp; Environmental Investments, LLC Amir A. Sardari Santa Ana, California</p>	<p>Settlement Agreement June 29, 2020</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)</p>
<p>Roberto Eduardo Alvarez Laguna Hills, California</p>	<p>Settlement Agreement June 29, 2020</p>	<p>Mortgage Loan Originator License  (Financial Code Section 50141)</p>

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Sweet Assets Franchise Group, Inc. dba Donut Bar Scott Jewett  San Diego, California	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Penalties; (3) Claim for Ancillary Relief  June 29, 2020	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31406 and 31408)
Ozimira Corporation  Cerritos, California	Consent Order  June 29, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
V.I.P. Health, L.L.C.  Chico, California	Consent Order  June 29, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))