

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Alin Manuel Ybarra  Irvine, California	Statement of Issues  July 2, 2020	Mortgage Loan Originator License  (Financial Code Section 22109.1)
Franchise Credit, LLC  Greenwich, Connecticut	Consent Order  July 2, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Lima One Capital, LLC  Greenville, South Carolina	Consent Order  July 3, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Gregory Wayne Lomba  Alamo, California	Settlement Agreement  July 6, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.5 and 50145)
Beachfront Credit Services, LLC  Newport Beach, California	Consent Order  July 6, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
ZV Group Corp.  Fontana, California	Consent Order  July 6, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
NC Financial Solutions of California, LLC  Chicago, Illinois	Consent Order  July 13, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22712)

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Dionette Mone Ferguson  Las Vegas, Nevada	Order Denying Application for Mortgage Loan Originator License  July 13, 2020	Non-Issuance of Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3) and 50141(a)(3))
Rolando L. Ramirez aka Ronnie Lee Esparza  Garden Grove, California	Statement of Issues  July 14, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3) and 22172(a)(2))
Bridgewest Finance, LLC  San Diego, California	Consent Order  July 14, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Inner Mongolia Little Sheep Catering Chain, Company, Ltd.  Baotou City, Republic of China	Consent Order  July 14, 2020	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31406(a) and 31110)

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Sandra Carmen Meza Simi Valley, California	Settlement Agreement July 15, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 50141 and 50513)
Loantopia, LLC Irvine, California	Consent Order July 15, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))
Raul Dy Parrado Anaheim, California	Statement of Issues in Support of Order Denying Mortgage Loan Originator License Application July 16, 2020	Mortgage Loan Originator License  (Financial Code Sections 50141, 50513 and 22109.1)
Paramount Capital Group, LLC Conshohocken, Pennsylvania	Consent Order July 16, 2020	Unlawful Student Loan Servicing Act Activity  (Financial Code Section 28140)

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Sanchez & Young Investments, LLC Mauricio Sanchez Donovan Jay Young  Sacramento, California	Consent Order  July 20, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 23050 and 22100)
GoMobileTires USA, LLC GoMobile, Inc. Anand Derek Naidoo  Tigard, Oregon	Consent Order  July 21, 2020	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402 and 31110)
Kristina Irene Wiest  Murfreesboro, Tennessee	Accusation  July 23, 2020	Mortgage Loan Originator License  (Financial Code Sections 22109.1 and 50414(c))
Innovative Funding Solutions, Inc.  Denver, Colorado	Statement of Issues  July 24, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22109(a)(1) and (a)(3))

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Futura Escrow, Inc. Scott Cameron Smith  La Jolla, California	Accusation to (1) Revoke the Escrow Agent License of Futura Escrow, Inc. and (2) Bar Scott Cameron Smith from any Position of Employment, Management or Control of any Escrow Agent  July 27, 2020	Unlawful Escrow Law Activity  (Financial Code Sections 17602.5, 17608 and 17423(a)(1))
Lions Path LLC  Seal Beach, California	Notice of Petition for Reinstatement  July 27, 2020	Unlawful California Financing Law Activity  (Government Code Section 11522)
SCF NBL, LLC  Plano, Texas	Consent Order  July 27, 2020	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715(b))

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Pennsylvania Higher Education Assistance Agency dba American Education Services  Harrisburg, Pennsylvania	Citations Including: 1) Desist and Refrain Order; and 2) Assessment of Administrative Penalties  July 28, 2020	Unlawful Student Loan Servicers Act  (Financial Code Sections 28130(h), 28170(a), and title 10 § 2040(b), 2040(c), and 2041(a))
Kettner Capital LLC  San Diego, California	Consent Order  July 29, 2020	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Gloria Maria Andia Docherty  Newport Beach, California	Order Denying Mortgage Loan Originator License Application  July 29, 2020	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22109.1(a)(3))
Kelly Thuy Le  Westminster, California	Order Denying Mortgage Loan Originator License Application  July 29, 2020	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141(a)(3))

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Sergio Robles Rancho Cucamonga, California	Order Denying Mortgage Loan Originator License Application  July 29, 2020	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 22109.1(a)(2)(A))
Mining Max, LLC Nam Ho Park aka Daniel Park  Los Angeles, California	Desist and Refrain Order  July 29, 2020	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Alexandre Cushnirenco  Newport Beach, California	Desist and Refrain Order  July 29, 2020	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Tower Trust  Beverly Hills, California	Cease and Desist Order  July 29, 2020	Unlawful California Financial Institutions Law Activity  (Financial Code Sections 560, 561 and 562)



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Delphi Capital Advisors, LLC Delphi Capital, LLC Timothy Michael Boyd  San Diego, California	Consent Order  July 30, 2020	Unlawful Investment Adviser Activity  (Corporations Code Sections 25230, 25252 and 25254)
John Wesley Rustin, Jr. Cynthia Ocariza Altman CJCLive Media, LLC  Kailua, Hawaii Las Vegas, Nevada	Desist and Refrain Order  July 30, 2020	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
EscrowC.com  Kuala Lumpur, Malaysia	Desist and Refrain Order  July 30, 2020	Unlawful Escrow Law Activity  (Financial Code Sections 17200, 17210.2 and 17403)