

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
HGS Financial Group, Inc. Rancho Cucamonga, California	Consent Order August 3, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Casa Bella Escrow Services Inc. Temecula, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations August 3, 2020	Unlawful Escrow Law Activity (Financial Code Section 17602)
Corey Evans Melville, New York	Statement of Issues August 4, 2020	Mortgage Loan Originator License (Financial Code Sections 22109(a)(3) and 50513(a)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
American Frontier Financial Group Suliman A. Suliman Arcadia, California	Statement of Issues in Support of Order Denying Petition for Reinstatement of Finance Lender's License August 4, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(1) and 22109.1(a)(2))
Sportball Systems USA, LLC Ontario, Canada	Consent Order August 5, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31150 and 31406)
Sincere Escrow San Gabriel, California	Consent Order August 5, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17603, 17604, 17601, 17608 and 17609)
MBIG Corporation aka MBIG Company Motty Mizrahi Encino, California	Desist and Refrain Order August 5, 2020	Unlawful Offer and Sale of Securities and Investment Adviser Activity (Corporations Code Sections 25110, 25230 and 25401)

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George A. Hayes dba Hayes Investment Management San Diego, California	Order Summarily Suspending Investment Adviser Certificate August 5, 2020	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Tulip Loan Services Robb Stann http://tuliploan.com San Diego, California	Desist and Refrain Order August 7, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22161)
Rahul Mahendra Pandey Franklin, New Zealand	Statement of Issues August 7, 2020	Mortgage Loan Originator License (Financial Code Sections 22712(a)(1) and (2) and 50515(a)(1) and (2))
Juan Sopprani aka Juan S. Ludena Upland, California	(1) Order to Correct Violations; (2) Order to Correct Violations of Desist and Refrain Order; and (3) Assessment of Administrative Penalties August 10, 2020	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50002 and 50501.5)

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K2 Ventures, Inc. Kenneth Manqueros San Diego, California	Consent Order August 10, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
United Gold Direct, LLC Marc Rudolph Harrison Thousand Oaks, California	Consent Order August 12, 2020	Unlawful California Commodity Law Activity (Corporations Code Sections 29542 and 29536)
Milberg Factors of California, Inc. New York, New York	Consent Order August 12, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22100 and 22107)
Jeffrey Michael Bob Beaverton, Oregon	Consent Order August 13, 2020	Unlawful California Financing Law Activity (Financial Code Section 22107)

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The Heritage Escrow Company Irvine, California	Amended Accusation August 14, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17409.1, CCR § 1732.2 and 17608)
Lendtuit, LLC Newport Beach, California	Consent Order August 14, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))
Adam Di Mora International Silver Network ISN ISN Coins http://isncoinsreview.com Benicia, California	Desist and Refrain Order August 17, 2020	Unlawful California Commodity Law Activity (Corporations Code Sections 29520 and 29535)

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Synergist Wealth Advisors, LLC Paula F. de Vos Carmel, California	Consent Order August 18, 2020	Unlawful Investment Adviser Activity (Corporations Code Sections 25532(c) and (d), 25238, 25401 and CCR § 260.238(h),(j),(n) and (o))
Business Network Consultants LLC Upland, California	Consent Order August 19, 2020	Unlawful California Financing Law Activity (Financial Code Section 22107)
Thrive Financial Inc. San Francisco, California	Consent Order August 19, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22107, 22153 and 22100)

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Innovative Funding Solutions, Inc. Denver, Colorado	Order Denying Application for Finance Lenders and Broker License August 19, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22109(a)(1),(2) and (3))
New West Lending, Inc. Phoenix, Arizona	Consent Order August 19, 2020	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50321, 50323, 50204(c), (i), (k), and (o), CCR title 10 § 1950.314.4(j)(6))
JCG Investments, LLC Greg Mitchell Jeff Mitchell Lincoln, California	Statement in Support of Order to Discontinue Violations and Commissioner's Intention to Make Order Final Statement in Support of Order Levying Administrative Penalties August 21, 2020	Unlawful Investment Adviser Activity (Corporations Code Sections 25249, 25251 and 25252)

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Residential Bancorp North Canton, Ohio	Accusation August 24, 2020	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50327, 50513(b), 50314 and CCR § 1950.314.1)
Armor Escrow, Inc. Palo Alto, California	Consent Order Order Revoking Escrow Agent License August 25, 2020	Unlawful Escrow Law Activity (Financial Code Section 17406(c))
Precharg.com www.precharg.com Phoenix, Arizona	Desist and Refrain Order August 27, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17200, 17210.2 and 17403)

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Property Damage Appraisers, Inc. Fort Worth, Texas	Amended Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs August 27, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31408 and 31408(b))
Ben Alexander-Owens Anderson Corona, California	Notice of Petition for Reinstatement August 28, 2020	Mortgage Loan Originator License (Government Code Section 11522)
KAR Investments, LLC Kelley Niblett Dean Scott Valencia, California	Desist and Refrain Order August 31, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

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GemCap Lending I, LLC Malibu, California	Amended Consent Order August 31, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22104, 22105, and CCR title 10 § 1409 and 1422)
Benzer Franchising, LLC Tampa, Florida	Consent Order August 31, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402 and 31110)