

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
September 2020**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lulu Bardonado Alforque Manteca, California	Statement of Issues in Support of Order Denying Mortgage Loan Originator License Application September 2, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1, 50513 and 50141)
Alan J. Upshur Baltimore, Maryland	Order Denying Application for Mortgage Loan Originator License September 2, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141(a)(2) and (a)(3))
Scott Masami Murakami aka Scott Masami Fennema Mission Viejo, California	Statement of Issues September 4, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Higher Education Servicing Corporation Arlington, Texas	Consent Order September 4, 2020	Unlawful Student Loan Servicing Act Activity (Financial Code Sections 28160 and 28102(a))
Kristina Irene Wiest Smyrna, Tennessee	Settlement Agreement September 14, 2020	Mortgage Loan Originator License (Financial Code Section 1422.10)
Discount S.P., Inc. dba Discount Title Loans Woodland Hills, California	Consent Order September 14, 2020	Unlawful California Financing Law Activity (Financial Code Section 22714)
Bright Light Capital Advisor, Inc. Hungkwang Wu aka Hung Kwang Wu aka David H. Wu Arcadia, California	Consent Order September 14, 2020	Unlawful Investment Adviser Law Activity (Corporations Code Sections 25249, 25250, 25241, 25235, 25238, 260.237, 260.241.3, 260.237.2, 260.241.2, 25252, 260.238.2 and 260.241.4)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Maccio Financial, LLC Beverly Hills, California	Order to Discontinue Violations September 14, 2020	Unlawful Investment Adviser Law Activity (Corporations Code Sections 25248, 25249 and 25250)
Atlantic Home Loans Inc. Parsippany, New Jersey	Consent Order September 14, 2020	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50002(a)(ii) and 50202(a)(iii))
Freedom Mortgage Corporation Laurel, New Jersey	Settlement Agreement September 15, 2020	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50321, 50314, title 10 § 1950.314.1 and 1950.314.6 50202(a))

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Iconic Corporation aka Iconic aka StreamEraTV.com Newport Beach, California	Desist and Refrain Order September 15, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Troy W. Berkley Ontario, California	Consent Order September 16, 2020	Mortgage Loan Originator License (Financial Code Section 22109.1(a)(2)(A) and (B))
Nicholas Alan Coplien Seal Beach, California	Settlement Agreement September 17, 2020	Mortgage Loan Originator License (Financial Code Section 50327)
Punch TV Studios, Inc. Joseph Edward Collins, Jr. Inglewood, California	Consent Order Order Withdrawing Desist and Refrain Order September 18, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Herbert Edwin Slezinger Jr. Santa Ana, California	Statement of Issues September 21, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
DealTrustMaker.com www.dealtrustmaker.com Phoenix, Arizona	Desist and Refrain Order September 21, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17200, 17210.2 and 17403)
Equities First Holdings, LLC Indianapolis, Indiana	Desist and Refrain Order September 21, 2020	Unlawful California Financing Law Activity (Financial Code Section 22156)
Sergio Nicolas Ducoulombier My Liquid Hedge Fund aka Liquid Hedge Liquid Currencies Irvine, California	Desist and Refrain Order September 21, 2020	Unlawful Investment Adviser Activity (Corporations Code Sections 25210, 25230 and 25235)

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Brainstorm Golf, Inc. Vikash Sanyal James Crone Valley Center, California	Desist and Refrain Order September 21, 2020	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Quantum Sports Advisory, LLC aka QSA, LLC Einstein Sports Advisory, Ltd. aka ESA, Ltd. Jonathan West aka John F. Thomas aka John Rodgers Thomas J. Becker Paul Landers Hanson, Jr. aka Paul Hanson Las Vegas, Nevada Fairfax, California	Desist and Refrain Order September 21, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Joseph Samuel Puglise Santa Ana, California	Consent Order September 21, 2020	Mortgage Loan Originator License (Financial Code Section 22715(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Scott Jewett San Diego, California	Settlement Agreement September 21, 2020	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406, 31201, 31200 and 31123)
Rahul Mahendra Pandey Los Angeles, California	Order Denying Mortgage Loan Originator Application September 22, 2020	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22172(a)(1), 50513(a)(1), 22109.1(a)(6) and 50141(a)(6))
Gateway Financial Group Petersen Lowe, LLC aka PetersenLowe The Diamond Desk aka The Diamond Desk Corporation The Diamond Market, LLC Murray Todd Petersen aka Todd Petersen Adam Lowe Debra Sue Petersen Roseville, California Miramar, Florida Hollywood, Florida	Desist and Refrain Order September 24, 2020	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Raul DY Parrado Anaheim, California	Settlement Agreement September 25, 2020	Mortgage Loan Originator License (Financial Code Sections 50513(a)(1)(2) and 50141(a)(3))
Francisco G. Gonzalez Sacramento, California	Consent Order September 25, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
George A. Hayes III dba Hayes Investment Management San Diego, California	Order Summarily Revoking Investment Adviser Certificate September 28, 2020	Unlawful Investment Adviser Activity (Corporations Code Section 25242)