

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Sync Funding LLC Prosper, Texas	Consent Order October 2, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
10caratcpa.com 10 Carat CPA International Escrow Services 10 Carat Escrow Services Joe Morales Jesus Ramirez Rojas Los Angeles, California Nayarit, Mexico	Desist and Refrain Order October 2, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17200 and 17403)
Lions Path LLC Seal Beach, California	Order Granting Petition for Reinstatement October 2, 2020	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Saundra Stapp Rancho Cucamonga, California	Statement of Issues October 5, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Ark-LA-Tex Financial Services, LLC Plano, Texas	Settlement Agreement October 5, 2020	Unlawful California Residential Mortgage Lending and California Financing Law Activity (Financial Code Sections 50321, 50314, 50202(a) and title 10 § 1950.314.1 and 1950.314.6)
Bitnatx San Francisco, California	Desist and Refrain Order October 6, 2020	Unlawful California Financing Law and California Commodity Law Activity (Financial Code Sections 22100 and 29536)

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Residential Bancorp Diamond Bar, California	Settlement Agreement October 8, 2020	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50314, 50202(a), 50204(o) and title 10 § 1950.314.1 and 1950.314.6)
PHH Mortgage Corporation Mt. Laurel, New Jersey	Consent Order October 12, 2020	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50204(o))
ARC Finance, Inc. Los Angeles, California	Order Rescinding Order Summarily Revoking California Finance Lenders License October 12, 2020	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jermaine Lamont Whigham Chandler, Arizona	Settlement Agreement October 13, 2020	Mortgage Loan Originator License (Financial Code Sections 22712 and 50321)
Toni Lynn Williams Brea, California	Accusation October 15, 2020	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1), 17423(a)(1), and title 10 § 1738, 1738.1 and 1738.2)
William Spurgeon Wright Jr. Roseville, Minnesota	Statement of Issues October 15, 2020	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141)
Angel Oak Home Loans LLC Atlanta, Georgia	Accusation October 15, 2020	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50327, 50513(b) and 50204(o))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Nation West Financial Group Inc. Arcadia, California</p>	<p>Order Rescinding Order Summarily Revoking California Finance Lenders License October 19, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Section 22715)</p>
<p>Focal Point Capital Management, LLC Focal Point Financial Group, Inc. Alfred K. Chan Burlingame, California</p>	<p>Desist and Refrain Order October 20, 2020</p>	<p>Unlawful Investment Adviser Activity and Corporate Securities Law Activity (Corporations Code Sections 25235 and 25401)</p>
<p>Morgan Stanley Smith Barney FA Notes Holding LLC New York, New York</p>	<p>Consent Order October 20, 2020</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))</p>
<p>Robert Mark Racusen Buffalo Grove, Illinois</p>	<p>Accusation in Support of Order Revoking Mortgage Loan Originator License of Robert Mark Racusen October 20, 2020</p>	<p>Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(2), 22172(a)(2), 50327(a)(2), 50141 and 50513(a)(2))</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ben Alexander-Owens Anderson Corona, California	Order Denying Petition for Reinstatement October 21, 2020	Non-Issuance of Mortgage Loan Originator License (Government Code Section 11522)
Security America Mortgage, Inc. Houston, Texas	Settlement Agreement October 21, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22109(c) and 22101(c))
GoNow Securities, Inc. Los Angeles, California	Order Denying Petition for Reinstatement October 21, 2020	Unlawful Broker-Dealer Activity (Government Code Section 11522)
Rolando L. Ramirez aka Ronnie Lee Esparza Salinas, California	Settlement Agreement October 22, 2020	Mortgage Loan Originator License (Financial Code Section 22109.1(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Tracy Emery Smith Downkicker Investments, Inc. DK Development Fund #2, LLC Downkicker Holding Corp. Sharp Investors, Inc. aka Sharp Investor, Inc. San Francisco, California Turlock, California	Desist and Refrain Order October 23, 2020	Unlawful Corporate Securities Law Activity (Corporations Code Section 25401)
William Richard Hogarty	Consent Order October 26, 2020	Mortgage Loan Originator License (Financial Code Section 22109.5)
All American Lending, Inc. Newport Beach, California	Consent Order October 30, 2020	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))