

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
January 2021**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
William D. McBrearty dba McBrearty Financial Services Phoenix, Arizona	Order Summarily Revoking Investment Adviser Certificate January 4, 2021	Unlawful Investment Adviser Activity (Corporations Code Section 25242)
Jarod L. Dudley Fort Lauderdale, Florida	Order Denying Mortgage Loan Originator Application January 4, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
Byung Hyun Ye Anaheim, California	Order Denying Mortgage Loan Originator Application January 4, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Frankie Duenas San Diego, California	Consent Order January 4, 2021	Unlawful Credit Union Law Activity (Financial Code Section 14765)
Jonathan Zide San Diego, California	Consent Order January 4, 2021	Unlawful Credit Union Law Activity (Financial Code Section 14765)
Derrick Trenton Brew Newport Beach, California	Statement of Issues January 4, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(2) and (a)(3) and 50141(a)(2) and (a)(3))
Isabell Roberta Brodsky San Diego, California	Consent Order January 4, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
George Jaroslav Malasek John Albert Cole Struans Media, Inc. www.struansmedia.com Carlsbad, California Los Angeles, California	Desist and Refrain Order January 4, 2021	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Activehours, Inc. dba Earnin Palo Alto, California	Memorandum of Understanding January 4, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))
William Spurgeon Wright Jr. Shakopee, Minnesota	Settlement Agreement January 5, 2021	Mortgage Loan Originator License (Financial Code Sections 22105.1 and 50140)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Raul Dy Parrado Anaheim, California	Order Denying Application for Mortgage Loan Originator License January 6, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141(a)(3))
Angel Oak Home Loans LLC Atlanta, Georgia	Settlement Agreement January 7, 2021	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50321 and 50204(o))
Bridge IT, Inc. dba Brigit New York, New York	Memorandum of Understanding January 8, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))
Even Responsible Finance, Inc. Oakland, California	Memorandum of Understanding January 8, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Tilana J. Toney Christina Redmon Westlake Village, California	Accusation January 11, 2021	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1), title 10 § 1738 and 1738.2, 17702 and 17423(a)(1))
Cristobal Lara Garcia Dallas, Texas	Statement of Issues January 11, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3), 50141(a)(3), 22712(a)(2) and 50513(a)(2))
Grey Eagle Funding Ryan Thompson Los Angeles, California	Desist and Refrain Order January 12, 2021	Unlawful California Financing Law Activity (Financial Code Section 22100)

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Vahe Ter-Martirosyan Los Angeles County, California	Desist and Refrain Order January 12, 2021	Unlawful Broker-Dealer Activity and Unlawful Offer and Sale of Securities (Corporations Code Sections 25210 and 25401)
ViaBill Inc. New York, New York	Settlement Agreement January 13, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22100(a))
Payactiv, Inc. San Jose, California	Memorandum of Understanding January 14, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lulu Bardonado Alforque Manteca, California	Order Denying Mortgage Loan Originator Application January 15, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 50141, 50513, 22109.1 and 22109.1(a)(3))
C4 Equity, LLC Temecula, California	Desist and Refrain Order January 15, 2021	Unlawful Offer and Sale of Securities (Corporations Code Section 25102.1(d))
Zabala Farms Group, LLC Jeremy Johnson Anthony Johnson Murrieta, California	Desist and Refrain Order January 15, 2021	Unlawful Offer and Sale of Securities (Corporations Code Section 25102.1(d))
Reserve Financial Services Harvey Wentworth Mark Jordan Jason Taylor San Diego, California San Francisco, California	Desist and Refrain Order January 19, 2021	Unlawful California Financing Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Carol Valentine Colclasure Costa Mesa, California	Statement of Issues January 20, 2021	Mortgage Loan Originator License (Financial Code Sections 22172(a)(2) and 22109.1(a)(3))
Jack Grant Smith Goleta, California	Order Revoking Mortgage Loan Originator License January 20, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1, 50141 and 50513)
Branch Messenger, Inc. Golden Valley, Minnesota	Memorandum of Understanding January 22, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))
Tiffani Wai VonAlvensleben aka Tiffani Wai Vallone aka Tiffani Wai Moffitt Newcastle, California	Order Denying Application for Mortgage Loan Originator License January 22, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109(a)(3) and 50513(a)(2))

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Equities First Holdings, LLC Indianapolis, Indiana	Settlement Agreement January 26, 2021	Unlawful California Financing Law Activity (Financial Code Section 22711)
Cornerstone First Mortgage, Inc. San Diego, California	Accusation January 27, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22714, 22172(b) and 22317)
Brynn Garrett Downey Yorba Linda, California	Order Denying Application for Mortgage Loan Originator License January 27, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172, 50141 and 50513)
Christopher Gordon Abbott Comet Confections PBC Berkeley, California	Desist and Refrain Order January 27, 2021	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)

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Lucas Asher fka Lucas Thomas Erb USA Accounts, Inc. dba USA Mint dba usamint.com Los Angeles, California	Desist and Refrain Order January 27, 2021	Unlawful Investment Adviser and California Commodity Law Activity (Corporations Code Sections 25230, 25235, 29520 and 29536)