

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Joseph A. Borunda Fresno, California	Accusation April 7, 2021	Mortgage Loan Originator License (Financial Code Sections 22172, 50513, 22109.1(a)(3), 50141(a)(3), CCR § 1422.6.2(c)(1) and (2), and 1950.122.5.2(c)(1) and (2))
Omar Blanco-Gomez Glendale, Arizona	Stipulation to License Surrender April 7, 2021	Mortgage Loan Originator License (Financial Code Section 22700(c))
Azon Bank PLC London, United Kingdom	Cease and Desist Order April 8, 2021	Unlawful Financial Institutions Law Activity (Financial Code Sections 560, 561 and 562)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Fueled Collective Franchising, LLC Cincinnati, Ohio	Consent Order April 9, 2021	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406 and 31200)
George T. Hawatmeh Northridge, California	Settlement Agreement April 13, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 22172(a)(2))
Oklahoma Student Loan Authority Oklahoma City, Oklahoma	Consent Order April 13, 2021	Unlawful California Student Loan Servicing Act Activity (Financial Code Sections 28130(a), 28130(h), CCR § 2040(b), 2042(b), 2040(c), 2042.5(c), 2040(e) and 2041(a))

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OneSource Fund I, LLC Calabasas, California	Citation April 13, 2021	Unlawful California Financing Law Activity (Financial Code Section 22707.5)
Geraldinne Geraldo aka Geraldinne Castellon aka GiGi Castellon Los Angeles, California	Order Denying Petition for Reinstatement April 14, 2021	Unlawful Escrow Law Activity (Government Code Section 11522)
WKS Lending, LLC Rancho Santa Fe, California	Notice of Petition for Reinstatement April 19, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)
Ghanshyam Parsram Asnani Hayward, California	Notice of Petition for Reinstatement April 19, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
James Guyoung Park Denver, Colorado	Order Denying Mortgage Loan Originator License Application April 20, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22172(a)(2) and 50513(a)(2))
Native Capital Inc. Huntington Beach, California	Desist and Refrain Order April 21, 2021	Unlawful California Financing Law Activity (Financial Code Section 22100(a))
M2 Investment Advisors, Inc. Michael Hugh Wong Fountain Valley, California	Consent Order April 21, 2021	Unlawful Investment Adviser Activity (Corporations Code Sections 25241, CCR title 10 § 260.236.1, 260.237.2, 260.238, 260.241.2 and 260.241.3)
Athena Pay, Inc. East Palo Alto, California	Consent Order April 21, 2021	Unlawful Money Transmission Law Activity (Financial Code Section 2030(a))

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Ronald Bryan Forno Ontario, California	Accusation April 21, 2021	Unlawful Escrow Law Activity (Financial Code Section 17423(a)(1))
Macian Wealth Management, LLC Carlsbad, California	Order Revoking Investment Adviser Certificate April 22, 2021	Unlawful Investment Adviser Activity (Corporations Code Section 25232)
Choice Lending Corp. Victorville, California	Consent Order April 22, 2021	Unlawful California Residential Mortgage Lending Activity (Financial Code Sections 50321, 50323 and 50204(o))
James Patrick Mejia Tolleson, Arizona	Stipulation to License Surrender April 22, 2021	Mortgage Loan Originator License (Financial Code Section 22700(c))

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T Rock, Inc. dba Happy Lemon Newark, California	Consent Order April 23, 2021	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406, 31110 and 31200)
Landmark Wall RR Ltd. New York, New York	Notice of Petition Reinstatement April 23, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)
Lambda, Inc. dba Lambda School San Francisco, California	Consent Order April 26, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90015(d)(1) and 90003(a)(1))
Happy Lemon HK, Limited Kowloon, Hong Kong	Consent Order April 28, 2021	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406, 31110 and 31200)

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<p>Yummy-Town USA, LLC Taipei City, Taiwan Rowland Heights, California</p>	<p>Consent Order April 28, 2021</p>	<p>Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406 and 31200)</p>
<p>Thomas Costabile The Lending Answer TLA Bancorp, Inc. Agoura Hills, California</p>	<p>Accusation Desist and Refrain Orders; and Citations April 28, 2021</p>	<p>Unlawful California Financing Law Activity (Financial Code Sections 50513(b), 22161, 50513, 50700, 50701(c), 22155 and CCR § 1950.122.5(h), 22712 and 22707.5)</p>
<p>John P. Miranda aka Juan Pablo Miranda Ontario, California</p>	<p>Stipulation to Withdrawal of Application April 28, 2021</p>	<p>Mortgage Loan Originator License (Financial Code Section 22711)</p>

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Mortgage Research Laboratory Inc. Los Angeles, California	Consent Order April 28, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
FFC Mortgage Corp. Irvine, California	Consent Order April 30, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Clear2Mortgage Inc. Royal Oak, Michigan	Consent Order April 30, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Residential Mortgage Solutions Baltimore, Maryland	Consent Order April 30, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

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Kelly Mortgage Center, LLC Irvine, California	Consent Order April 30, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Arya Toufanian Sensa Stocks aka sensa-stocks-by-canalogic.mybigcommerce.com New York, New York Los Angeles, California Potomac, Maryland Beverly Hills, California Washington, District of Columbia	Desist and Refrain Order April 30, 2021	Unlawful Investment Adviser Activity (Corporations Code Sections 25230 and 25235)