

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
REX Home Loans LLC Naperville, Illinois	Consent Order May 3, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Michael Angelo Giannelli dba Giannelli Capital Ventura, California	Desist and Refrain Order May 3, 2021	Unlawful Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25210, 25216, 25230 and 25235)
Thomas Nariman DRNK Coffee + Tea Franchising, LLC Los Angeles, California	Consent Order May 3, 2021	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31402, 31406, 31119, 31200 and 31201)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
United Direct Lending LLC Miami, Florida	Consent Order May 4, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Paradise Financial Group Roseville, California	Consent Order May 4, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
California Capital Mortgage Bank Los Angeles, California	Consent Order May 4, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
HomeTown Loans and Realty Corporation Temecula, California	Consent Order May 4, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
R.J. Fuchs Advisory Services San Jose, California	Statement in Support of Order Levying Administrative Penalties Desist and Refrain Order May 5, 2021	Unlawful Investment Adviser Activity (Corporations Code Sections 25252 and 25532)
First Standard Financial Corp. Los Angeles, California	Consent Order May 5, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Newbridge Capital Mortgage, LLC Los Angeles, California	Consent Order May 6, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
SVB Innovation Credit Fund VIII, L.P. fka Westriver Innovation Lending Fund VIII, L.P. Menlo Park, California	Consent Order May 6, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Crestline Financial, Inc. Vallejo, California	Consent Order May 6, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Futura Escrow, Inc. Scott Cameron Smith La Jolla, California	Settlement Agreement May 7, 2021 Order Suspending Scott Cameron Smith from any Position of Employment, Management, or Control of any Escrow Agent Order Revoking Escrow Agent License of Futura Escrow, Inc. May 18, 2021	Unlawful Escrow Law Activity (Financial Code Sections 17602.5, 17423 and 17608)
Michelle F. Basta aka Shelly Basta Irvine, California	Accusation May 7, 2021	Mortgage Loan Originator License (Financial Code Sections 22755(a) and 22109.1(a)(3))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
DSW Mortgage, Inc. dba Mutual Security Mortgage Boulder, Colorado	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
ROI Ventures LLC dba Patriot Cash San Diego, California	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Lifestone Mortgage Corporation Pingree Grove, Illinois	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Standard Home Loans, Inc. Anaheim Hills, California	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
In Network Mortgage Group LLC Sterling Heights, Michigan	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
AmNet ESOP Corporation Chula Vista, California	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
WKS Lending, LLC Rancho Santa Fe, California	Order Conditionally Granting Petition for Reinstatement May 10, 2021 Order Granting Petition for Reinstatement and Reinstating License May 13, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Regents Financial, LLC Troy, Michigan	Consent Order May 10, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Clearcoast Capital, LLC Charleston, South Carolina	Consent Order May 11, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Kind Home Loans, Inc. Beverly Hills, California	Consent Order May 12, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Reliant Services Group, LLC San Diego, California	Consent Order May 12, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
SME Partners LLC Fresno, California	Consent Order May 12, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
DailyPay, Inc. New York, New York	Memorandum of Understanding May 12, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Section 90009(f)(2))
The Heritage Escrow Company Irvine, California	Settlement Agreement May 12, 2021	Unlawful Escrow Law Activity (Financial Code Sections 17602 and 17604)
Scott Masami Murakami Mission Viejo, California	Order Denying Mortgage Loan Originator License Application May 13, 2021	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 22172)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Citizen's Choice Mortgage Las Vegas, Nevada	Consent Order May 13, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Rade Marich Westerville, Ohio	Consent Order May 13, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Landmark Wall RR, Ltd. New York, New York	Order Conditionally Granting Petition for Reinstatement May 13, 2021 Order Granting Petition for Reinstatement and Reinstating License May 24, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Ghanshyam Parsram Asnani Hayward, California	Order Granting Petition for Reinstatement and Reinstating License May 17, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)
Jackie Alexander Graves Baton Rouge, Louisiana	Statement of Issues May 17, 2021	Mortgage Loan Originator License (Financial Code Sections 22172(a)(2), 50513(a)(2), 22109.1(a)(3) and 50141(a)(3))
John Michael Leone Philadelphia, Pennsylvania	Consent Order May 18, 2021	Mortgage Loan Originator License (Financial Code Section 22109.5(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Lenox Financial Mortgage Corporation Santa Ana, California	Accusation May 20, 2021	Unlawful California Residential Mortgage Lending Act and California Financing Law Activity (Financial Code Sections 50327, 22714, 50513(b) and 50202(d))
Craig Arsenault Thousand Oaks, California Laguna Niguel, California	Consent Order May 24, 2021	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1 and 25232(c)(d))
PMB Advisors Patrick Michael Beresh Larkspur, California	Consent Order May 24, 2021	Unlawful Investment Adviser Activity (Corporations Code Sections 25532(d), 25238, 25250 and 25252(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Angel Oak Bridge Lending Fund, LP Atlanta, Georgia	Consent Order May 26, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Arnold Lopez Magpantay Irvine, California	Settlement Agreement May 26, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172, 50141 and 50513)