

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Affordable Mortgage Lending Inc. Los Angeles, California	Statement of Issues July 1, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22170(b) and 22109(a)(1) and (3))
S & L Financial, Inc. San Diego, California	Order Conditionally Granting Petition for Reinstatement July 1, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)
Immediate Solutions, Inc. Birmingham, Alabama	Memorandum of Understanding July 7, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))

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Chicago Mortgage Solutions Corporation Rosemont, Illinois	Order Conditionally Granting Petition for Reinstatement July 7, 2021 Order Granting Petition for Reinstatement and Reinstating License July 19, 2021	Unlawful California Financing Law Activity (Government Code Section 11522)
Federal Document Assistance Center LLC Tustin, California	Desist and Refrain Orders with Claims for Ancillary Relief July 8, 2021	Unlawful Student Loan Servicing Act and California Consumer Protection Law Activity (Financial Code Sections 28102(a) and 90003(a)(1))
Higher Level Processing Inc. Tustin, California	Desist and Refrain Orders July 8, 2021	Unlawful Student Loan Servicing Act and California Consumer Protection Law Activity (Financial Code Sections 28102(a) and 90003(a)(1))

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StockCross Financial Services, Inc. Peter Edward Cunningham Beverly Hills, California	Consent Order July 9, 2021	Unlawful Broker-Dealer Activity (Corporations Code Sections 25532(d), 25218, CCR § 260.218 and 260.218.4(a) and (c))
Team Escrow, Inc. Ju Hee Lee aka Judy Lee Buena Park, California	Amended Accusation July 13, 2021	Unlawful Escrow Law Activity (Financial Code Sections 17423 and 17608)
Petonia R. Brecke dba California Payday Advance Redlands, California	Accusation July 13, 2021	Unlawful California Deferred Deposit Transaction Law Activity (Financial Code Sections 23007, 23026, 23048(b) and CCR § 2025(b))

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Aegis Oil, LLC Patrick Reagan Beason 7S Oil & Gas, LLC William Gilligan Sewell Plano, Texas Midland, Texas	Desist and Refrain Order July 13, 2021	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25401 and 25403(b))
First National Merchant aka FNM Bank https://fnmunc.com https://1stnmb-online.com Los Angeles, California	Cease and Desist Order July 13, 2021	Unlawful California Financial Institutions Law Activity (Financial Code Sections 560, 561 and 562)
Eric Johnson Lending Prime Eric Lending Prime Eric Johnson primecreditrate.com lending-prime.webnode.com Corona, California	Desist and Refrain Order July 14, 2021	Unlawful California Financing Law and California Residential Mortgage Lending Act Activity (Financial Code Sections 22100 and 50002)

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Cornerstone First Mortgage, Inc. San Diego, California	Settlement Agreement July 14, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22317 and 22156)
Ruben Quesenberry Ontario, California	Consent Order July 16, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.5 and 50145)
Welther Oaks, LLC Ali Rameh Bazzi Dearborn, Michigan Detroit, Michigan	Desist and Refrain Order July 20, 2021	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Peter John Tressa	Accusation July 22, 2021	Mortgage Loan Originator License (Financial Code Sections 22172, 22109.1(a)(3) and CCR § 1422.6.2(c)(1))

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David M. Giunta Corona Del Mar, California	Consent Order July 22, 2021	Mortgage Loan Originator License (Financial Code Sections 22109.1 and 50141(a)(3))
Libre Technology, Inc. San Diego, California	Consent Order July 23, 2021	Unlawful Student Loan Servicing Act and California Consumer Financial Protection Law Activity (Financial Code Sections 28160, 28102(a), 90015(d), 90003(a)(1) and 90012(c))
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	Order Withdrawing Desist and Refrain Order July 26, 2021	Unlawful Offer and Sale of Securities and Investment Adviser Activity (Corporations Code Section 25532)

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Nurse Next Door Home Healthcare Services (USA) Inc. Vancouver, British Columbia, Canada	Consent Order July 26, 2021	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31406, 31201, 31200 and 31156)
LQD Financial Corp. Chicago, Illinois	Consent Order July 27, 2021	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Paymint Atlanta, Georgia	Memorandum of Understanding July 29, 2021	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90005(f) and 90009(f)(2))