

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
February 2022**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Alex J. Yong  Calabasas, California	Accusation to Revoke Mortgage Loan Originator License  February 1, 2022	Mortgage Loan Originator License  (Financial Code Sections 22714 and 22172)
Sierra Income Corporation  New York, New York San Francisco, California	Consent Order  February 1, 2022	Unlawful California Financing Law Activity  (Financial Code Sections 22107 and 22100)
SunCosmic Builders Inc.  West Hills, California Granada Hills, California	Desist and Refrain Order  February 2, 2022	Unlawful California Financing Law Activity  (Financial Code Sections 22161 and 22690)

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Danny Yen dba Real Estate Educational Services  Carlsbad, California	Settlement Agreement  February 2, 2022	Mortgage Loan Originator License  (Financial Code Sections 22109.2 and 22707.5)
Cruisin' Tikis, LLC  Fort Lauderdale, Florida	Consent Order  February 3, 2022	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31110, 31402, 31406 and 31119)
National Laser Institute, LLC  Scottsdale, Arizona	Consent Order  February 7, 2022	Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90015(d)(1) and 90003(a)(1))
Benedict Guthrie Olberding aka Gus Olberding  Huntersville, North Carolina	Consent Order  February 8, 2022	Mortgage Loan Originator License  (Financial Code Section 22109.1)

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Chicago Mortgage Solutions, LLC fka Chicago Mortgage Solutions Corporation  Rosemont, Illinois	Order Conditionally Granting Petition for Reinstatement  February 9, 2022	Unlawful California Financing Law Activity  (Government Code Section 11522)
Kenneth George Moore, Jr.  Coppell, Texas	Statement of Issues  February 9, 2022	Mortgage Loan Originators License  (Financial Code Sections 22109.1, 22172, 50141, 50513, 22109.1(a)(3) and 50141(a)(3))
Novo Platform Inc.  Miami, Florida	Settlement Agreement  February 11, 2022	Unlawful Banks Law Activity  (Financial Code Sections 561 and 563)
Walter Fernandez Lopez  Santa Ana, California	Consent Order  February 15, 2022	Mortgage Loan Originator License  (Financial Code Section 22109.1)

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William Rashad Jackson  Fulton, Maryland	Statement of Issues  February 15, 2022	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 22172, 50141, 50513, 22109.1(a)(3) and 50141(a)(3))
Moo Loans LLC  North Hollywood, California	Accusation in Support of Order: (1) Revoking California Financing Law License of Moo Loans LLC; and (2) Barring Michael Francis Christianos from any Position of Employment, Management, or Control of any Finance Lender, Broker, or Mortgage Loan Originator  February 15, 2022	Unlawful California Financing Law Activity  (Financial Code Section 22169)
Hermitage Advisors, Ltd. Vladimir Belinsky  Concord, California	Statement in Support of Order to Discontinue Violations  Order to Discontinue Violations  February 17, 2022	Unlawful Investment Adviser Activity  (Corporations Code Section 25249)

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Century Lending Group Julia West Robert Grant Steven Hart Justin Grey Matthew Portis Ryan Waller <a href="http://www.centurylg.com">www.centurylg.com</a>  Los Angeles, California	Desist and Refrain Order  February 17, 2022	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22161)
Patrick Andrew Johnson  Ladera Ranch, California	Stipulation to Withdrawal of Application  February 18, 2022	Mortgage Loan Originator License  (Financial Code Section 50513)
Jairo Enrique Rodriguez  Thousand Oaks, California	Consent Order  February 18, 2022	Mortgage Loan Originator License  (Financial Code Sections 22109.5 and 50145)

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Bawarchi Franchise LLC Bawarchi Biryani LLC  Plano, Texas	Consent Order  February 22, 2022	Unlawful Franchise Investment Law Activity  (Financial Code Sections 31402, 31406, 31110, 31119 and 31150)
Yasin Ahmad Afzal  Irvine, California	Accusation  February 23, 2022	Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3) and 50141)
BlockFi Lending LLC  Jersey City, New Jersey	Consent Order  February 23, 2022	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110, 25019, 25252, 25111 and title 10 § 260.111.1)
Jonathan Bennett	Amended Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application  February 24, 2022	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 22172, 50141 and 50513)