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

#### SUBJECT ACTION CHARGING SECTIONS

| SUBJECT                     | ACTION                          | CHARGING SECTIONS             |
|-----------------------------|---------------------------------|-------------------------------|
| Eduardo M. Ortega           | Accusation                      | Mortgage Loan Originator      |
|                             |                                 | License                       |
| Roseville, California       | March 1, 2022                   |                               |
|                             |                                 | (Financial Code Sections      |
|                             |                                 | 22109.1, 22172, 22714,        |
|                             |                                 | 22755, 50141, 50204, 50327,   |
|                             |                                 | 50327, 50502 and 50513)       |
| Kuhong Kim                  | Amended Citation and Desist and | Unlawful Franchise Investment |
|                             | Refrain Order                   | Law Activity                  |
| Bayside, New York           |                                 |                               |
|                             | Settlement Agreement            | (Corporations Code Sections   |
|                             |                                 | 31200 and 31406)              |
|                             | March 1, 2022                   |                               |
| Path to Prosperity, LLC dba | Consent Order                   | Unlawful Franchise Investment |
| Purchase Green              |                                 | Law Activity                  |
|                             | March 2, 2022                   |                               |
| Pomona, California          |                                 | (Corporations Code Sections   |
|                             |                                 | 31402, 31406, 31110, 31119    |
|                             |                                 | and 31200)                    |
|                             |                                 |                               |

#### VIOLATIONS & CHARGING SECTIONS

| SUBJECT                                    | ACTION                    | CHARGING SECTIONS  |
|--|---------------------------|--|
| Infinity Capital Funding, LLC              | Order Revoking California | Unlawful California Financing  |
|  | Financing Law License     | Law Activity   |
| Woodland Hills, California                 |                           |  |
|  | March 2, 2022             | (Financial Code Section  |
|  |                           | 22714)   |
| Graze Craze Franchising, LLC               | Consent Order             | Unlawful Franchise Investment  |
| UFC Group, Inc. dba                        |                           | Law Activity   |
| United Franchise Group                     | March 4, 2022             | , and the second |
| •  |                           | (Corporations Code Sections  |
| West Palm Beach, Florida                   |                           | 31402, 31406, 31110 and  |
|  |                           | 31204)   |
| Great Greek Franchising, LLC               | Consent Order             | Unlawful Franchise Investment  |
| UFC Group, Inc. dba                        | Consent order             | Law Activity   |
| United Franchise Group                     | March 4, 2022             | Eaw Houviey  |
| Cinica Funcinse Group                      | 1, 2022                   | (Corporations Code Sections  |
| West Palm Beach, Florida                   |                           | 31402, 31406, 31110 and  |
| V OSt I ami Beach, I fortat                |                           | 31204)   |
|  |                           | 31204)   |
| American Nationwide Mortgage Company, Inc. | Accusation                | Unlawful California Residential  |
|  |                           | Mortgage Lending Activity  |
| Tampa, Florida                             | March 4, 2022             |  |
|  |                           | (Financial Code Sections   |
|  |                           | 50327, 50513(b) and 50204(o))  |
|  |                           |  |

### VIOLATIONS & CHARGING SECTIONS

| SUBJECT                              | ACTION                         | CHARGING SECTIONS             |
|--------------------------------------|--------------------------------|-------------------------------|
| Margaritaville Hotels & Resorts, LLC | Consent Order                  | Unlawful Franchise Investment |
|                                      |                                | Law Activity                  |
| Orlando, Florida                     | March 7, 2022                  |                               |
|                                      |                                | (Corporations Code Sections   |
|                                      |                                | 31402, 31406 and 31110)       |
| Kenneth George Moore, Jr.            | Order Denying Mortgage Loan    | Non-Issuance of Mortgage      |
|                                      | Originator License Application | Loan Originator               |
| Coppell, Texas                       |                                |                               |
|                                      | March 11, 2022                 | (Financial Code Sections      |
|                                      |                                | 22172(a)(2) and 50513(a)(2))  |
| Parlay, Inc. dba                     | Consent Order                  | Unlawful Franchise Investment |
| Parlay Café                          |                                | Law Activity                  |
|                                      | March 11, 2022                 |                               |
| Aguaca, California                   |                                | (Corporations Code Sections   |
|                                      |                                | 31402, 31406 and 31110)       |
| Mark L. Brandenburger                | First Amended Accusation       | Mortgage Loan Originator      |
|                                      |                                | License                       |
| Irvine, California                   | March 14, 2022                 |                               |
|                                      |                                | (Financial Code Sections      |
|                                      |                                | 22755(b), (g), (h) and (j),   |
|                                      |                                | 22109.1(a)(3), 22172(a)(1)    |
|                                      |                                | and (a)(2) and 22169)         |
|                                      |                                |                               |

# VIOLATIONS & ACTION CHARGING SECTIONS

| SUBJECT                    | ACTION                              | CHARGING SECTIONS                                    |
|----------------------------|-------------------------------------|--|
| Nicole Marie Hugues        | Consent Order                       | Mortgage Loan Originator                             |
|                            |                                     | License  |
| Los Angeles, California    | March 15, 2022                      |  |
|                            |                                     | (Financial Code Sections                             |
|                            |                                     | 22109.1(a)(3) and 50141(a)(3))                       |
| Amerifirst Financial, Inc. | Statement of Facts in Support of    | Unlawful California Residential                      |
|                            | Order to Discontinue Violations and | Mortgage Lending Activity                            |
| Mesa, Arizona              | Notice of Intent to Make Order      |  |
|                            | Final                               | (Financial Code Sections 50321, 50327(a)(1) and (i), |
|                            | Accusation                          | 50513(b), 50204(o) and 50504)                        |
|                            | Order to Discontinue Violations     |  |
|                            | Order to Refund Excessive Per Diem  |  |
|                            | Interest Charges                    |  |
|                            | March 15, 2022                      |  |
| Robert Vasquez             | Statement of Issues in Support of   | Mortgage Loan Originator                             |
|                            | Order Denying Mortgage Loan         | License  |
| Costa Mesa, California     | Originator License Application      |  |
|                            |                                     | (Financial Code Sections                             |
|                            | March 16, 2022                      | 22109.1(a)(2)(A) and (a)(3),                         |
|                            |                                     | 50141(a)(2)(A) and title 10                          |
|                            |                                     | § 1422.6.2(a)(c))                                    |

# VIOLATIONS & ACTION CHARGING SECTIONS

| SUBJECT                     | ACTION                             | CHARGING SECTIONS             |
|-----------------------------|------------------------------------|-------------------------------|
| Webull Financial, LLC       | Consent Order                      | Unlawful Broker-Dealer        |
|                             |                                    | Activity                      |
| New York, New York          | March 16, 2022                     |                               |
|                             |                                    | (Corporations Code Section    |
|                             |                                    | 25241)                        |
| William Rashad Jackson      | Order Denying Mortgage Loan        | Non-Issuance of Mortgage      |
|                             | Originator License Application     | Loan Originator License       |
| Fulton, Maryland            |                                    |                               |
| •                           | March 17, 2022                     | (Financial Code Sections      |
|                             |                                    | 22109.1, 22172, 50141, 50513  |
|                             |                                    | and 22109.1(a)(3) and         |
|                             |                                    | 50141(a)(3))                  |
| Moo Loans, LLC              | Order: (1) Revoking California     | Unlawful California Financing |
| Michael Francis Christianos | Financing Law License of Moo       | Law Activity                  |
|                             | Loans LLC; and (2) Voiding Loan    |                               |
| North Hollywood, California | Contracts and Order to Forfeit all | (Financial Code Sections      |
|                             | Interest and Charges on Loans      | 22714 and 22750)              |
|                             | March 18, 2022                     |                               |

#### VIOLATIONS & CHARGING SECTIONS

| SUBJECT                          | ACTION                    | CHARGING SECTIONS                                   |
|----------------------------------|---------------------------|---|
| Rami H. Rabi                     | Second Amended Accusation | Mortgage Loan Originator                            |
|                                  |                           | License   |
| Orange, California               | March 18, 2022            |   |
|                                  |                           | (Financial Code Sections                            |
|                                  |                           | 22755(b),(g),(h) and (j),                           |
|                                  |                           | 22109.1(a)(3) and 22172(a)(1)                       |
|                                  |                           | and (a)(2))   |
| Navy Vauly Dimensia In company d | Consent Onles             | Unlawful Franchise Investment                       |
| New York Pizzeria Incorporated   | Consent Order             | Law Activity  |
| Houston, Texas                   | March 23, 2022            | Law Activity  |
| Houston, Texas                   | Watch 25, 2022            | (Cornerations Code Sections                         |
|                                  |                           | (Corporations Code Sections 31402, 31406 and 31110) |
|                                  |                           | 31402, 31400 and 31110)                             |
| Cynthia Lambert                  | Accusation                | Mortgage Loan Originator                            |
|                                  |                           | License   |
| Irvine, California               | March 24, 2022            |   |
|                                  |                           | (Financial Code Sections                            |
|                                  |                           | 22755(b),(g),(h) and (j),                           |
|                                  |                           | 22109.1(a)(3) and                                   |
|                                  |                           | 22172(a)(1) and (a)(2))                             |
|                                  |                           |   |

# VIOLATIONS & CHARGING SECTIONS

|  | VIOLITIONS                   |                               |  |
|--|------------------------------|-------------------------------|--|
| SUBJECT                                | ACTION                       | CHARGING SECTIONS             |  |
| John A. Krochman                       | First Amended Accusation     | Mortgage Loan Originator      |  |
|  |                              | License                       |  |
| Corona, California                     | March 24, 2022               |                               |  |
| ,                                      | ,                            | (Financial Code Sections      |  |
|  |                              | 22755(b),(g),(h) and (j),     |  |
|  |                              | 22109.1(a)(3) and             |  |
|  |                              | 22172(a)(1) and (a)(2),       |  |
|  |                              | and $22169(a)(1)$             |  |
|  |                              | and 22109(a)(1))              |  |
| Fleet Logic, LLC                       | Order Conditionally Granting | Unlawful California Financing |  |
|  | Petition for Reinstatement   | Law Activity                  |  |
| Whittier, California                   | 1 ctition for Remstatement   | Law Activity                  |  |
| Winther, Camorina                      | March 24, 2022               | (Government Code Section      |  |
|  | March 24, 2022               | `                             |  |
|  |                              | 11522)                        |  |
| Fidelity Coastal Funding Company, Inc. | Accusation                   | Unlawful California Financing |  |
| Truenty Coastai Funding Company, inc.  | Accusation                   |                               |  |
| Las Anaslas California                 | March 25, 2022               | Law Activity                  |  |
| Los Angeles, California                | March 25, 2022               |                               |  |
|  |                              | (Financial Code Sections      |  |
|  |                              | 22104(a) and 22714)           |  |
| Perez Electric                         | Desist and Refrain Order     | Unlawful California Financing |  |
| l cice Electric                        | Desist and Reffain Order     | Law Activity                  |  |
| Holtville, California                  | March 25, 2022               | Law Activity                  |  |
| Tionvine, Camorna                      | 1viaicii 23, 2022            | (Financial Code Sections      |  |
|  |                              | `                             |  |
|  |                              | 22161 and 22690)              |  |
|  |                              |                               |  |

# VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

| Maccio Financial, LLC     | Order Revoking Investment Adviser | Unlawful Investment Adviser |
|---------------------------|-----------------------------------|-----------------------------|
| Michelle Maccio           | Registration of Maccio Financial, | Activity                    |
|                           | LLC; and Barring Michelle Maccio  |                             |
| Beverly Hills, California | from the Investment Industry      | (Corporations Code Sections |
|                           |                                   | 25231 and 25232(h))         |
|                           | March 28, 2022                    |                             |
|                           |                                   |                             |