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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cary Michael Runnells Thousand Oaks, California	Consent Order May 2, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Ridge Stone Capital, Inc. Irvine, California	Consent Order May 2, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Buku Lending Santa Monica, California	Consent Order May 2, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Social Mortgage, LLC Cleveland, Ohio	Consent Order May 3, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Rami H. Abi Fullerton, California	Settlement Agreement May 4, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172 and 22755)
Yasin Ahmad Afzal Irvine, California	Amended Accusation May 6, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141)
EZ Home Loans Inc. Hesperia, California	Consent Order May 6, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Sezzle Inc. Minneapolis, Minnesota	Consent Order May 6, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Solar Construction Lending Baltimore, Maryland	Consent Order May 9, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Ladera Ranch Home Loans, Inc. Irvine, California	Consent Order May 9, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Direct Mortgage Investors, Inc. Oak Lawn, Illinois	Consent Order May 9, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Secured Investment Corp. Coeur d'Alene, Idaho	Consent Order May 11, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Robin Mitzlaff	Order Revoking Mortgage Loan Originator License May 11, 2022	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22172(a)(1) and (a)(2))
Cantor Commercial Real Estate Lending, L.P. New York, New York	Consent Order May 11, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Cynthia Lambert Irvine, California	Order Revoking Mortgage Loan Originator License May 11, 2022	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22172(a)(1) and (a)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Bowhead IMC LP Victoria, British Columbia, Canada	Consent Order May 11, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Orca IMC LP Victoria, British Columbia, Canada	Consent Order May 11, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Beluga IMC Inc. Victoria, British Columbia, Canada	Consent Order May 11, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Reza Abbasi Foothill Ranch, California	Accusation May 12, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Clean Energy Finance, LLC Newport Beach, California	Consent Order May 13, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Scholarship America, Inc. Saint Peter, Minnesota	Consent Order May 16, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Chicago Mortgage Solutions, LLC Rosemont, Illinois	Order Granting Petition for Reinstatement and Reinstating License May 16, 2022	Unlawful Residential Mortgage Lending Activity (Government Code Section 11522)
Brian William Gow Foothill Ranch, California	Accusation May 18, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Capital Alliance Group, Inc. Anaheim, California	Consent Order May 19, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Michael Kaelin Loose Scottsdale, Arizona	Order Denying Mortgage Loan Originator License Application May 20, 2022	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172, 50141 and 50513)
Jahid Ali Nazarzai Santa Ana, California	Accusation May 24, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1(a)(3) and 50141)
Lincoln Capital Management, LLC Addison, Texas	Consent Order May 24, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Commercial Finance Partners Holdings, Inc. Boca Raton, Florida	Consent Order May 24, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Brasa Capital, LLC Los Angeles, California	Consent Order May 25, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
CA Licensed Lenders LLC Los Angeles, California	Consent Order May 26, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Debra Pollock Boulder, Colorado	Order Revoking Mortgage Loan Originator License May 26, 2022	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22172(a)(1) and (a)(2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Shepherd's Finance, LLC Jacksonville, Florida	Consent Order May 27, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Liberty Capital Group, Inc. San Diego, California	Consent Order May 31, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
The HomeTeam Inspection Service, Inc. dba The HomeTeam Inspection Service Milford, Ohio	Consent Order May 31, 2022	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31111 and 31114))