

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
David Lee Hardin, Jr. Ladera Ranch, California	Notice of Petition for Reinstatement October 3, 2022	Unlawful California Financing Law Activity (Government Code Section 11522)
Travis James Russell Palm Desert, California	Order Denying Mortgage Loan Originator License Application October 6, 2022	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50513)
Coast Wealth Management, Inc. San Clemente, California	Consent Order October 6, 2022	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25252)

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Magister Capital Management, LLC San Ramon, California	Consent Order October 7, 2022	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25252)
Carroll & Company Capital Management Houston, Texas	Consent Order October 7, 2022	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25252)
Stein & Ross Group Houston, Texas	Desist and Refrain Order and Order Assessing Penalties October 11, 2022	Unlawful California Consumer Protection Law Activity (Financial Code Section 900015(b), (c), (d)(1))
Smith Gregory LLC N/A	Desist and Refrain Order and Order Assessing Penalties October 11, 2022	Unlawful California Consumer Protection Law Activity (Financial Code Section 900015(b), (c), (d)(1))

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Investigative Recovery Services LLC Michael Jagroo Margate, Florida Boca Raton, Florida	Desist and Refrain Order and Order Assessing Penalties October 11, 2022	Unlawful California Consumer Protection Law Activity (Financial Code Section 900015(b), (c), (d)(1))
Kepler & Stone Law Group Richmond, Virginia	Desist and Refrain Order and Order Assessing Penalties October 11, 2022	Unlawful California Consumer Protection Law Activity (Financial Code Section 900015(b), (c), (d)(1))
Buckeye Check Cashing of California, LLC dba Cash 1 Dublin, Ohio	Consent Order and Order to Desist and Refrain October 11, 2022	Unlawful California Deferred Deposit Law Activity (Financial Code Sections 23050, 23001(a), 23002(a), 23024, 23035(a), 23036(c), 23037(e) and (f))

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GMO Global dba Gmoglobal.com Gmohlobal.com Gmoglobal.net Web.gmoglobal.app Web.gmoglobal.vip Tokenswap.net Fxcoin.me Btcbox.la Btcbox.im Bitbank.la Bitbank.so Tokyo, Japan	Desist and Refrain Order October 17, 2022	Unlawful California Consumer Financial Protection Law Activity (Financial Code Section 90003)
Fed Advisors, Inc. Long Beach, California	Consent Order October 17, 2022	Unlawful Investment Adviser Activity (Corporations Code Sections 25249 and 25252)

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Wealthviser Finance LLC Detroit, Michigan	Desist and Refrain Order October 17, 2022	Unlawful California Financing Law Activity (Financial Code Section 22100)
Afloco Credit Union Lincoln, California	Cease and Desist Order October 18, 2022	Unlawful California Credit Union Law Activity (Financial Code Sections 14050 and 14150)
Atlas Capital Management, Inc. Tracy Dennis Towner Thousand Oaks, California	(1) Accusation to Revoke Investment Adviser Certificate and (2) Statement in Support of Order Levying Administrative Penalties October 20, 2022 Desist and Refrain Order October 21, 2022	Unlawful Investment Adviser Activity (Corporations Code Sections 25232, 25252, 25235, 25238, and 25245)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Econometric Strategies LLC Mountain View, California	Consent Order October 20, 2022	Unlawful Investment Adviser Activity (Financial Code Sections 25249 and 25252)
Capstone Wealth Management, Inc. Santa Ana, California	Consent Order October 20, 2022	Unlawful Investment Adviser Activity (Financial Code Sections 25249 and 25252)
Douglas Martin Fair dba Your Money Coach Financial Services Moorpark, California	Consent Order October 20, 2022	Unlawful Investment Adviser Activity (Financial Code Sections 25249 and 25252)
John Kenneth Lawrence Glover Detroit, Michigan	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator Application October 26, 2022	Mortgage Loan Originator License (Financial Code Sections 22109.1, 22172 and 50141)