

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Zipp Funding, Inc. Paul Kendall San Diego, California	Desist and Refrain Order November 1, 2022	Unlawful California Financing Law Activity (Financial Code Section 22100)
DOCUPROS dba Docu-Pros Gustavo Adolfo Lopez San Diego, California	Settlement Agreement November 1, 2022	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 28170, 90015(d), 90015(e), 90012(b)(1) and 90012(b)(2))
Assurance Capital, Inc. dba Trust Capital USA aka ZippFund.com San Diego, California	Accusation to Revoke Finance Lender and Broker License November 1, 2022	Unlawful California Financing Law Activity (Financial Code Section 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Direct Merchants Funding LLC Hollywood, Florida	Accusation in Support of Order Revoking California Financing Law License of Direct Merchants Funding LLC November 4, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714(a)(3), 22714(a)(2), 22104(a) and 22714(a)(1))
Check into Cash of California, Inc. dba Check into Cash Cleveland, Tennessee	Consent Order November 4, 2022	Unlawful California Financing Law Activity (Financial Code Section AB539)
Lofty AI, Inc. Jerry Chu Max James Ball Los Angeles, California	Consent Order November 14, 2022	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25532(a) and 25252(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Salt Lending LLC South Denver, Colorado</p>	<p>Notice of Intent to Issue Order Suspending CFL License Pending Investigation November 15, 2022 Order Suspending CFL License Pending Investigation November 22, 2022</p>	<p>Unlawful California Financing Law Activity (Financial Code Section 22710)</p>
<p>Nova Tech Ltd. aka NovaTech, Ltd. www.novatechfx.com NovaTech Advisors, LLC NovaPay, LLC NovaTrading OU Cynthia Petion Eddy Petion Beachmont, Kingstown, St. Vincent, Grenadines Boca Raton, Florida Tallinn, Estonia</p>	<p>Desist and Refrain Order November 18, 2022</p>	<p>Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Fundsz www.fundsz.com Juan Pablo Valacarce	Desist and Refrain Order November 18, 2022	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
BlockFi Lending LLC Jersey City, New Jersey	Order Suspending CFL License Pending Investigation November 18, 2022	Unlawful California Financing Law Activity (Financial Code Section 22710)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Michael Dewayne Lee, Jr. FFMS Management FFM FFM Funding FFM Services FFM Collateral Services FFM Fund FFM Credit FFM Financial FFM Lending FFM Management FFM Services Group Forman Collateral Forman Financial Services, Inc. Boca Raton, Florida	Desist and Refrain Order November 29, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22100 and 22161)
Moo Loans LLC Michael Francis Christianos North Hollywood, California	Order Voiding Specific Loan of Revoked CFL Licensee Moo Loans LLC November 30, 2022	Unlawful California Financing Law Activity (Financial Code Section 22750)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
KingCapSports LLC Anthony Glenn Mann Las Vegas, Nevada	Desist and Refrain Order November 30, 2022	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
Meritus Capital, Inc. Fort Worth, Texas	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Prospect Financial Group Inc. La Jolla, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Key Bridge Fund, LLC Beverly Hills, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Loan Works, Inc. Laguna Beach, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Wereturn Inc. Santa Monica, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Influx Marketing LLC Bellevue, Washington</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>November 18, 2022</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>
<p>Golden State Mortgage Group Inc. Irvine, California</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>November 18, 2022</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>
<p>Magnum Capital Group LLC Westlake Village, California</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>November 18, 2022</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Sierra Income Corporation New York, New York	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
Exceed Companies LLC Glendale, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)
High Road Auto Finance, LLC Los Angeles, California	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order November 18, 2022	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Red Bridge Crossing, LLC Burbank, California</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>November 18, 2022</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>
<p>Affordable Title Loans, Inc. Montclair, California</p>	<p>Notice of Intention to Issue Order Revoking California Financing Law License</p> <p>Desist and Refrain Order</p> <p>November 18, 2022</p>	<p>Unlawful California Financing Law Activity</p> <p>(Financial Code Sections 22714 and 22712)</p>