

SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
May 2023

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Stock Option Academy Santa Barbara, California	Final Order Levying Administrative Penalties May 1, 2023	Unlawful Investment Adviser Activity (Corporations Code Section 25252)
PCCP Patriot Debt Venture I, LLC fka PCCP Capital XXIV, LLC Los Angeles, California	Accusation in Support of Order Revoking Licenses May 1, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)
PacificCal Debt IV, LLC fka PCCP Capital XXI, LLC Los Angeles, California	Accusation in Support of Order Revoking Licenses May 1, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Easy Choice Business Solutions, Inc. Easy Choice Wireless John Robertson https://easychoicewireless.com Carlsbad, California	Desist and Refrain Order May 1, 2023	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Collinsburg Financial Group Blake Wentworth Lauren Nelson Kevin Harris Mark Flowers Woodland Hills, California	Desist and Refrain Order May 2, 2023	Unlawful California Financing Law Activity (Financial Code Section 22100)
Brenda Roxanne Samaniego Roxie Samaniego, CPA, P.C. El Paso, Texas	Citation and Desist and Refrain Order May 4, 2023	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31200, 31123 and 31406)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Vive Benefits, Inc. Tiburon, California	Accusation in Support of Order Revoking License May 4, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)
Omnia Capital Management, Inc. fka HW Wealth Management, Inc. Alan T. Knobloch Cory P. Reader Blythe, California Los Angeles, California	Notice of Intent to Issue Order Levying Administrative Penalties and Statement in Support Accusation in Support of: (1) Order Revoking Investment Adviser Certificate of Omnia Capital Management, Inc. (2) Order Suspending Alan T. Knobloch and Cory P. Reader for a Period of 12 months, from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser May 4, 2023	Unlawful Investment Adviser Activity (Corporations Code Sections 25252, 25232 and 25232.1)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mutasem Alsaad aka Mutasem Al Saad Irvine, California	Notice of Petition for Reinstatement May 4, 2023	Unlawful Escrow Law Activity (Government Code Section 11522)
SoLo Funds, Inc. Los Angeles, California	Consent Order May 8, 2023	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 22707.5, 22100, 22303, 22304, 22307, 22161, 22332, 22337, 22346, 90015(d)(1), 90003(b) and 90003(a)(1))
Red Rock Secured, LLC Shade Johnson-Kelly aka Sean Kelly Anthony Spencer El Segundo, California	Complaint of Injunctive Relief, Civil Monetary Penalties and Other Equitable Relief May 15, 2023	Unlawful California Commodities Law Activity (Corporations Code Sections 29536, 25230 and 25235)

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Third Comma, LLC Del Mar, California	Order Denying the Investment Adviser Certificate of Third Comma LLC May 15, 2023	Unlawful Investment Adviser Activity (Corporations Code Sections 25232(d)(2) and (3))
Cory Chapman	Order Granting Joint Request for Expungement and Stipulated Dismissal May 18, 2023	Unlawful Investment Adviser Activity (California Code of Civil Procedure 581)
Western Capital Technologies, LLC Laguna Hills, California	Order Revoking License May 22, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)
Real Haus LLC Downey, California	Consent Order May 25, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
FFC Mortgage Corp. Irvine, California	Consent Order May 26, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Magnum Opus Federal Corporation Philadelphia, Pennsylvania	Consent Order May 26, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
The Escrow Boss Danielle Nicole Love Beverly Hills, California	Desist and Refrain Order May 29, 2023	Unlawful Escrow Law Activity (Financial Code Sections 17200 and 17403)
Amherst Funding Group, L.P. Austin, Texas	Consent Order May 30, 2023	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50321, 50323, 50200 and title 10 § 1950.200)

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Phoundational LLC John Francis Rutledge, Jr. Nicasio, California	Consent Order May 2, 2023	Unlawful Investment Adviser Activity (Corporations Code Sections 25532 and 25230)
Strong Financial Group, Inc. Greenwood Village, Colorado	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Mobile Direct LLC Trabuco Canyon, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Credibility Capital Inc. Newark, New Jersey	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Biz Lender, LLC Bensalem, Pennsylvania	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Jewel Box Inc. Indio, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Solar Construction Lending, LLC New York, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Cheerlending, LLC Gilbert, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Advance Funds Network LLC Brooklyn, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Millstone Funding, Inc. Patchogue, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Temecula Valley Processing Sun City, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Clement Financial, Inc. Yorba Linda, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Commerce Point Capital, Inc. San Diego, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Loan Cabin Inc. Lombard, Illinois	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Justice Company Fresno, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
The Home and Commercial Loan Company, Inc. Sacramento, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Riverbend Funding, LLC Santa Rosa, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Versara Lending, LLC New York, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Efectivo, LLC Burbank, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Shop Your Own Corp. Costa Mesa, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
One Capital Financial, Inc. Orange, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Citizens Choice Mortgage Las Vegas, Nevada	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Alta Capital Group, Inc. Tustin, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Direct Funding Now LLC Irvine, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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GI Home Loans, Inc. Chula Vista, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
AB Commercial Real Estate Debt Fund IIISICAV- SIF S.C. Sp. L.P. New York, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Beachfront Credit Services, LLC Newport Beach, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Thunder Carrier Services, LLC Carlsbad, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Emma Galindo Contreras Simi Valley, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Wisper Ventures LLC Mesa, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Brownstone Funding Corp. Lawrence, New York	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
1st Federal Mortgage LLC Lisle, Illinois	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Fix Financial, Inc. Newport Beach, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Assurance Capital, Inc. La Jolla, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Fidelity Bancorp Funding, Inc. Santa Ana, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Humboldt High Grade, LLC McKinleyville, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Xila Financial Foster City, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
WithClutch Inc. Half Moon Bay, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Generation Lending Inc. Aliso Viejo, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
UNBOX LLC San Diego, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Top Mortgage LLC Dearborn, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Clarity Capital Solutions LLC Irvine, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Capital City Finance LLC Burbank, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Commercial Fleet Financing, Inc. Carrollton, Texas	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Patch Lending, LLC Sherman Oaks, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Lestage International, Inc. Long Beach, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
LoanHappy Mortgage Processing, LLC Alpharetta, Georgia	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
EarnPaper, LLC Las Vegas, Nevada	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Golden State Mortgage Group Inc. Irvine, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Home N Commercial Loans LLC La Verne, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Blackrock Shasta CLO VII, LLC Santa Monica, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Transparent Lending, Inc. Laguna Niguel, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Clarkston Mortgage LLC Clarkston, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
ALVVA Financial, Inc. San Mateo, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
LI + NG Loans, Inc. Fremont, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Cinq Holdings Inc. Lake Forest, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Golden Grace Financial Services Group Inc. Madera, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Expert Lending, LLC Bloomfield Hills, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Fit Lending, Inc. Littleton, Colorado	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
SS Lending Inc. Cumming, Georgia	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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All Blue Labs, Inc. San Francisco, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Lend Suite LLC Troy, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Skyloft, LLC Kingman, Arizona	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Pacific Hills Marketing Services L.L.C. Irvine, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

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Real Haus LLC Downey, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
LifeTree Lending, LLC Mount Pleasant, South Carolina	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Magnum Opus Federal Corporation Philadelphia, Pennsylvania	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Precise Home Loans, LLC Bloomfield Hills, Michigan	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
FFC Mortgage Corp. Irvine, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Floorit Financial Inc. Orange, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Flexible Funding Ltd. Liability Co. San Francisco, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
Sierra Mortgage Tulare, California	Order Summarily Revoking Finance Lender and/or Broker License(s) May 3, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Chad Frank Bucceri Medina, Ohio	Consent Order Granting Conditional MLO License May 1, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))
Sharon Courtney Prater Antelope, California	Consent Order Granting Conditional MLO License May 12, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))
Jerry Wayne Enis, Jr. Frisco, Texas	Consent Order Granting Conditional MLO License May 12, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jason Reed Purcell Sanford, Florida	Consent Order Granting Conditional MLO License May 19, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))