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

#### SUBJECT VIOLATIONS & CHARGING SECTIONS

SCESECT	11011011	CIMINOING BECTIONS
Express Equipment Solutions fka	Order Summarily Revoking License	Unlawful California Financing
Express Finance & Loans LLC	Pursuant to Consent Order	Law Activity
Beverly Hills, California	June 1, 2023	(Financial Code Sections 22150 and 22714)
BlackRock Legal Group	Desist and Refrain Order and Order	Unlawful California Consumer
	Assessing Penalties	Financial Protection Law and
Chicago, Illinois		Debt Collection Licensing Act
	June 5, 2023	Activity
		(Financial Code Section 90015(b), (c), (d)(1))
RM Legal	Desist and Refrain Order and Order	Unlawful California Consumer
	Assessing Penalties	Financial Protection Law and
Rancho Cucamonga, California		Debt Collection Licensing Act
	June 5, 2023	Activity
		(Financial Code Section
		90015(b), (c), (d)(1))
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#### VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Allen and Associates	Desist and Refrain Order and Order	Unlawful California Consumer
	Assessing Penalties	Financial Protection Law and
Salt Lake City, Utah		Debt Collection Licensing Act
	June 5, 2023	Activity
		(Financial Code Section
		90015(b), (c), (d)(1))
WithClutch Inc.	Consent Order	Unlawful California Financing
		Law Activity
Half Moon Bay, California	June 5, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Beyond Lending LLC formerly	Consent Order	Unlawful California Financing
Expert Lending		Law Activity
	June 5, 2023	
Bloomfield Hills, Michigan		(Financial Code Sections
		22159 and 22715(b))
LifeTree Lending, LLC	Consent Order	Unlawful California Financing
		Law Activity
Mount Pleasant, South Carolina	June 5, 2023	
		(Financial Code Sections
		22159 and 22715(b))

# SUBJECT VIOLATIONS & CHARGING SECTIONS

SUDJECT	ACTION	CHARGING SECTIONS
Precise Home Loans, LLC	Consent Order	Unlawful California Financing
		Law Activity
Southfield, Michigan	June 5, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Thunder Carrier Services, LLC	Consent Order	Unlawful California Financing
		Law Activity
Carlsbad, California	June 5, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Versara Lending LLC	Consent Order	Unlawful California Financing
		Law Activity
New York, New York	June 5, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Riva DCM LLC	Consent Orders	Unlawful California Financing
James Castellanos		Law Activity
	June 5, 2023	
Campbell, California		(Financial Code Section
		22109)

## VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SCBJECT	ACTION	CHARGING SECTIONS
Fidelity Bancorp Funding, Inc.	Consent Order	Unlawful California Financing
		Law Activity
Santa Ana, California	June 6, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Xila Financial	Consent Order	Unlawful California Financing
		Law Activity
Foster City, California	June 6, 2023	
		(Financial Code Sections
		22159 and 22715(b))
eCapital Freight Factoring Corp. fka	Accusation in Support of Order	Unlawful California Financing
eCapital LLC	Revoking License	Law Activity
	6	, , , , , , ,
Aventura, Florida	June 6, 2023	(Financial Code Section
	3,220	22714)
Liftforward, Inc.	Order Revoking License	Unlawful California Financing
		Law Activity
New York, New York	June 6, 2023	
		(Financial Code Section
		22714)
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#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
PCCP Patriot Debt Venture I, LLC fka	Consent Order	Unlawful California Financing
PCCP Capital XXIV, LLC		Law Activity
	June 6, 2023	
Los Angeles, California		(Financial Code Section
		22712)
PacificCal Debt IV, LLC fka	Consent Order	Unlawful California Financing
PCCP Capital XXI, LLC		Law Activity
-	June 6, 2023	•
Los Angeles, California		(Financial Code Section
		22712)
Coinbase Global, Inc.	Desist and Refrain Order; and	Unlawful Offer and Sale of
Coinbase, Inc.	Notice of Intent to Issue Order	Securities
Combase, me.	Levying Administrative Penalties	Securities
San Francisco, California		(Corporations Code Sections
	June 6, 2023	25532 and 25252)
Golden Grace Financial Services Group Inc.	Consent Order	Unlawful California Financing
Golden Grace Pinancial Services Group Inc.	Consent Order	Law Activity
Madera, California	June 7, 2023	Law Activity
	7, 2025	(Financial Code Sections
		22159 and 22715(b))
		22107 (110 (22713(0))

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Vive Benefits, Inc.	Order Revoking License	Unlawful California Financing
		Law Activity
Tiburon, California	June 7, 2023	
		(Financial Code Section
		22714)
Petro Vicart Inc.	Order Revoking License	Unlawful California Financing
	31331 213 1 3131 2 3131 2 3131 3131	Law Activity
Hawthorne, California	June 7, 2023	j
		(Financial Code Section
		22714)
Direct Funding Now LLC	Consent Order	Unlawful California Financing
Breet Funding Now ELE	Consent Order	Law Activity
Irvine, California	June 9, 2023	
,	,	(Financial Code Sections
		22159 and 22715(b))
Nobel Financial Inc.	Order Rescinding Order Revoking	Unlawful Money Transmission
Two or T maneral me.	California Money Transmitter	Act Activity
Totowa, New Jersey	License	Tiet rienvity
	12200000	(Financial Code Sections
	June 9, 2023	590 and 2150.2)

# VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

BUDJECI	ACTION	CHARGING SECTIONS
Solar Construction Lending, LLC	Consent Order	Unlawful California Financing
		Law Activity
New York, New York	June 12, 2023	
		(Financial Code Sections
		22159 and 22715(b))
Omnia Capital Management, Inc.	Consent Order	Unlawful Investment Adviser
Alan Knobloch		Activity
Cory Reader	June 15, 2023	
		(Corporations Code Sections
Blythe, California		25532 and 25238)
Advance Funds Network LLC	Consent Order	Unlawful California Financing
Advance Funds Network ELC	Consent Order	
Brooklyn, New York	June 20, 2023	Law Activity
Brooklyn, New Tork	Julie 20, 2023	(Financial Code Sections
		`
		22159 and 22715(b))
Top Mortgage LLC	Consent Order	Unlawful California Financing
		Law Activity
Dearborn, Michigan	June 21, 2023	·
		(Financial Code Sections
		22159 and 22715(b))
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# VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

BODIECI	ACTION	CHARGING SECTIONS
Clarity Capital Solutions LLC	Consent Order	Unlawful California Financing
		Law Activity
Irvine, California	June 21, 2023	
		(Financial Code Sections
		22159 and 22715(b))
		W.L. G.L.G. U.S
Beachfront Credit Services, LLC	Consent Order	Unlawful California Financing
		Law Activity
Newport Beach, California	June 21, 2023	
		(Financial Code Sections
		22159 and 22715(b))
CryptoFX LLC	Desist and Refrain Order	Unlawful Offer and Sale of
CryptoFX Academy	Desist and Reffam Order	Securities
**		Securities
CryptoFX Learning Academy	Luna 27, 2022	(Componetions Code Soctions
CFX Academy	June 27, 2023	(Corporations Code Sections
CFX		25110 and 25401)
Hector Aquino		
Claudia Velazquez		
www.cryptofxla.com		
www.cryptofxlearningacademy.com		
Austin, Texas		
Houston, Texas		

#### VIOLATIONS & CHARGING SECTIONS

#### **ACTION CHARGING SECTIONS SUBJECT** Alvva Financial, Inc. Consent Order Unlawful California Financing Law Activity San Mateo, California June 27, 2023 (Financial Code Sections 22159 and 22715(b)) Unlawful Offer and Sale of CryptoProgram aka Desist and Refrain Order CryptoProgram.me aka Securities Crypto Program June 28, 2023 Edward Anthony Zimbardi (Corporations Code Sections 25110 and 25401) Bitcoin Trading World Desist and Refrain Order Unlawful Offer and Sale of Antonije Stojiljkovic aka Securities Tony Rivas June 28, 2023 (Corporations Code Sections East Point, Hong Kong 25110 and 25401) Danielle Renee Martinez Unlawful Escrow Law Accusation in Support of Order Barring Danielle Renee Martinez Activity Fountain Valley, California from any Position of Employment, Management, or Control of any (Financial Code Section Escrow Agent 17423) June 28, 2023

### VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Fed Help LLC	Desist and Refrain Order	Unlawful California Consumer Financial Protection Law and
Beverly Hills, California Los Angeles, California	June 29, 2023	Student Loan Servicing Act Activity
		(Financial Code Sections 90015 and 90012)
Veasna Duong	Consent Order Granting Conditional MLO License	Mortgage Loan Originator License
Fremont, California	WIEG Electise	Electise
	June 7, 2023	(Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))
David Andrew Lazerson	Consent Order Granting Conditional	Mortgage Loan Originator
Kalispell, Montana	MLO License	License
	June 7, 2023	(Financial Code Sections 22172(a)-(b) and 50513(a) (1)-(2))

# SUBJECT VIOLATIONS & CHARGING SECTIONS

SUDJECI	ACTION	CHARGING SECTIONS
Amy Mang Cheng	Consent Order Granting Conditional	Mortgage Loan Originator
	MLO License	License
Burlingame, California		
-	June 16, 2023	(Financial Code Sections
		22172(a)-(b) and 50513(a)
		(1)-(2))
Ryan Anthony Hayes	Consent Order Granting Conditional	Mortgage Loan Originator
	MLO License	License
Yuba City, California		
	June 20, 2023	(Financial Code Sections
	, in the second	22172(a)-(b) and 50513(a)
		(1)-(2))
Rafael Espinosa Pimentel	Consent Order Granting Conditional	Mortgage Loan Originator
	MLO License	License
Aliso Viejo, California		
3 /	June 29, 2023	(Financial Code Sections
	, in the second	22172(a)-(b) and 50513(a)
		(1)-(2))
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