

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

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

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

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

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

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

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Vive Benefits, Inc. Tiburon, California	Order Revoking License June 7, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)
Petro Vicart Inc. Hawthorne, California	Order Revoking License June 7, 2023	Unlawful California Financing Law Activity (Financial Code Section 22714)
Direct Funding Now LLC Irvine, California	Consent Order June 9, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Nobel Financial Inc. Totowa, New Jersey	Order Rescinding Order Revoking California Money Transmitter License June 9, 2023	Unlawful Money Transmission Act Activity (Financial Code Sections 590 and 2150.2)

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

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Clarity Capital Solutions LLC Irvine, California	Consent Order June 21, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
Beachfront Credit Services, LLC Newport Beach, California	Consent Order June 21, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22159 and 22715(b))
CryptoFX LLC CryptoFX Academy CryptoFX Learning Academy CFX Academy CFX Hector Aquino Claudia Velazquez www.cryptofxla.com www.cryptofxlearningacademy.com Austin, Texas Houston, Texas	Desist and Refrain Order June 27, 2023	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

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

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

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