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

SUBJECT ACTION CHARGING SECTIONS

SUDJECT	ACTION	CHARGING SECTIONS
Hodge American Bank	Amended Cease and Desist Order	Unlawful Banking Law
https://hodgeamericanonline.com/		Activity
https://hodgeamerica.com/	July 3, 2023	
https://hodgegroups.com		(Financial Code Sections
		560, 561, and 562)
James Francis Matthews	Order Payaking California Deformed	Unlawful California Deferred
James Francis Matthews	Order Revoking California Deferred Deposit Transaction Law License	Deposit Transaction Law
Hollister, California	Deposit Transaction Law License	-
Homster, Camornia	Into 5, 2022	Activity
	July 5, 2023	
		(Financial Code Section
		23052)
Nobel Financial Inc.	Accusation in Support of Order	Unlawful Money Transmission
	Revoking California Money	Act Activity
Totowa, New Jersey	Transmitter License	
•		(Financial Code Section
	July 6, 2023	590)

VIOLATIONS & CHARGING SECTIONS

		VIOLITION W
SUBJECT	ACTION	CHARGING SECTIONS
MI-BOX	Consent Order	Unlawful Franchise Investment
Michael C. Born		Law Activity
	July 7, 2023	
Joliet, Illinois		(Corporations Code Sections
		31402, 31110, and 31204)
Mutasem Alsaad aka	Order Denying Petition for	Unlawful Escrow Law
Mutasem Al Saad	Reinstatement	Activity
Irvine, California	July 10, 2023	(Government Code Section
		11522)
Alexandra Lorraine Smith	Order Barring Alexandra Lorraine	Unlawful Escrow Law
	Smith from any Position of	Activity
Diamond Bar, California	Employment, Management, or	
,	Control of any Escrow Agent	(Financial Code Section
		17423)
	July 10, 2023	
Raymond James & Associates, Inc.	Consent Order	Unlawful Broker-Dealer
Raymond James Financial Services, Inc.		Activity
	July 11, 2023	
St. Petersburg, Florida		(Corporations Code Sections
		25249, 25218, and 25254(a))

SUBJECT VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
BM Technologies, Inc.	Settlement Agreement	Unlawful Banking Law
		Activity
Wayne, Pennsylvania	July 12, 2023	
		(Financial Code Sections
		561, 562, and 563)
Jonathan L. Viegas	Statement of Issues in Support of	Mortgage Loan Originator
	Notice of Intention to Deny Mortgage	License
Irvine, California	Loan Originator Application	
		(Financial Code Sections
	July 12, 2023	22109.1(a)(3) and 22172(a)(2))
Prehired, LLC	Adversary Proceeding Complaint	Unlawful California Consumer
Prehired Recruiting, LLC		Financial Protection Law and
Prehired Accelerator, LLC	July 13, 2023	Student Loan Servicing Act
		Activity
Dover, Delaware		
		(Financial Code Sections
		1036(a)(1)(A) and 1036(a)
		(1)(B))

VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SCBJECT	ACTION	CHARGING SECTIONS
California Business Bank	Accusation in Support of Order	Unlawful Banking Law
	Levying Civil Penalties and	Activity
Irvine, California	Appointing an Independent	
	Consultant	(Financial Code Sections
		329 and 553)
	July 14, 2023	
Atwood Consortium LLC	Final Order Levying Administrative	Unlawful Investment Adviser
Daniel T. Nero	Penalties	Activity
Los Altos, California	July 17, 2023	(Corporations Code Section 25252)
GI Home Loans, Inc.	Consent Order	Unlawful California Financing Law Activity
Chula Vista, California	July 17, 2023	Law Activity
Chuia Vista, Camornia	July 17, 2023	(Financial Code Section
		22715)
KMD Partners, LLC dba	Accusation	Unlawful California Deferred
CreditNinja		Deposit Transaction Law
	July 18, 2023	Activity
Chicago, Illinois	_	-
		(Financial Code Section
		23052)

VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Mark Rogers	Consent Order	Mortgage Loan Originator
		License
San Carlos, California	July 19, 2023	
		(Financial Code Sections
		22109.1(a)(3), 22172(a)(2),
		50141(a)(3) and 50513(a)(2))
Reliant Life Shares, LLC	Settlement Agreement	Unlawful Offer and Sale of
		Securities
Sherman Oaks, California	July 19, 2023	
		(Corporations Code Sections
		25532 and 25401)
Flip Flop Shops, LLC	Consent Order	Unlawful Franchise Investment
		Law Activity
Citrus Heights, California	July 19, 2023	
		(Corporations Code Sections
		31402, 31110, 31406, 31119,
		31201, 31200, and 31303)
eCapital Freight Factoring Corp. fka	Consent Order	Unlawful California Financing
eCapital LLC		Law Activity
	July 21, 2023	
Aventura, Florida		(Financial Code Sections
		22707.5(a) and 22714)

VIOLATIONS &

SUBJECT Beyond Lending LLC fka ACTION CHARGING SECTIONS Final Order Revoking License Unlawful California Financing

Expert Lending LLC	Pursuant to Consent Order	Law Activity
Bloomfield Hills, Michigan	July 24, 2023	(Financial Code Sections 22159 and 22715)
Cryotherm USA, Inc. Dennis Di Ricco	Desist and Refrain Order July 24, 2023	Unlawful Offer and Sale of Securities
Mountain View, California		(Corporations Code Sections 25110 and 25401)
Until Tomorrow Drivetrains, LLC Dennis Di Ricco	Desist and Refrain Order	Unlawful Offer and Sale of Securities
Menlo Park, California	July 24, 2023	(Corporations Code Sections 25110 and 25401)
Efectivo LLC	Consent Order	Unlawful California Financing Law Activity
Burbank, California	July 26, 2023	(Financial Code Section 22715)

VIOLATIONS & CHARGING SECTIONS

	VIOLATIONS		
SUBJECT	ACTION	CHARGING SECTIONS	
Signix Fin Services	Desist and Refrain Order	Unlawful California Financing	
https://signixfinservices.com/index.php		Law Activity	
	July 31, 2023		
Sacramento, California	outy 51, 2025	(Financial Code Section	
Sacramento, Camorina		22100)	
		22100)	
Benjamin Thai Binh Tran	Consent Order Granting Conditional	Mortgage Loan Originator	
Denjamin Thai Dinii Tran	MLO License	License	
W	IVILO License	License	
Westminster, California			
	July 12, 2023	(Financial Code Sections	
		22172(a)-(b) and 50513(a)	
		(1)-(2))	
Martha Angelina Angeles	Consent Order Granting Conditional	Mortgage Loan Originator	
	MLO License	License	
Ontario, California			
	July 13, 2023	(Financial Code Sections	
	July 13, 2023	22172(a)-(b) and 50513(a)	
		(1)-(2))	
Jan Bradley Brzeski	Consent Order Granting Conditional	Mortgage Loan Originator	
Jan Bradicy Bizeski	MLO License	License	
Las Ausslas California	WILO LICEUSE	License	
Los Angeles, California	1 1 12 2022		
	July 13, 2023	(Financial Code Sections	
		22172(a)-(b) and 50513(a)	
		(1)-(2))	

SUBJECT VIOLATIONS & CHARGING SECTIONS

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Genovieve Renee Varela	Consent Order Granting Conditional	Mortgage Loan Originator
	MLO License	License
Irvine, California		
	July 13, 2023	(Financial Code Sections
		22172(a)-(b) and 50513(a)
		(1)-(2))