

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

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

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

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

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

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

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

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

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