

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Beyond Lending LLC fka Expert Lending LLC Bloomfield Hills, Michigan	Order Rescinding Final Order Revoking License Pursuant to Consent Order August 3, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22715, 22159 and 22150)
Bankers Life and Casualty Company BLC Financial Services, Inc. Chicago, Illinois	Amended Consent Order to Desist and Refrain August 3, 2023	Unlawful Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25210 and 25230)

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Mass Capital Access, Inc. Michael Loiacono Hollywood, Florida	Citations Desist and Refrain Order Accusation to Bar Michael Loiacono from Employment, Management, or Control of any Finance Lender or Broker August 7, 2023 Consent Order Order Barring Michael Loiacono from any Position of Employment, Management, or Control of any Finance Lender or Broker August 18, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22707.5, 22161, 22100, and 22169)
CloudFi www.cloudfi.app www.cloudfi.info Jan Gregory Cerato Hong Kong	Desist and Refrain Order August 9, 2023	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

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CoinMarket Bull aka Coin Market Bull aka CMB www.coinmarketbull.co.uk www.cmbbackoffice.com Jan Gregory Cerato	Desist and Refrain Order August 9, 2023	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Vortic United Ltd. Vortic Holding Ltd. Vortic Consulting Ltd. Jensen Robles Jan Gregory Cerato www.vortic-united.com London, England	Desist and Refrain Order August 9, 2023	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
MobilePages, Inc. dba Widget Alfred W. Zlogar	Desist and Refrain Order August 11, 2023	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jonathan Viegas Irvine, California	Order Denying Application for Mortgage Loan Originator License August 16, 2023	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22109.1(a)(3))
Intela-Pac, Inc. aka IPAK IV Plus, Inc. The Netherland Tea Company Ltd. Agro America Larry Yfante Kelli D. Austin Jesse De Castro San Diego, California	Final Order Levying Administrative Penalties August 22, 2023	Unlawful Offer and Sale of Securities (Corporations Code Section 25252)
Pylon Finance aka \$Pylon Ali Amer aka @xGrimReaper High Point, North Carolina	Notice of Intent to Issue Order Levying Administrative Penalties and Statement in Support Desist and Refrain Order; and Claim for Ancillary Relief August 24, 2023	Unlawful Offer and Sale of Securities (Corporations Code Section 25532)

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Joseph N. Fahmy Belmont, Massachusetts	Order Rescinding Bar Order August 24, 2023	Unlawful Investment Adviser Activity (Corporations Code Section 25232.1)
The Stonehill Group, Inc. Atlanta, Georgia	Settlement Agreement August 29, 2023	Unlawful California Residential Mortgage Lending Act Activity (Financial Code Sections 50307 and 50401)
Loc Van Le Jacksonville, Florida	Consent Order Granting Conditional MLO License August 1, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)-(2))

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Synergy Financial Partners, LLC Chatsworth, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
Trading Financial Credit, LLC Los Angeles, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
Easy Home Loans LLC Irvine, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License Order Withdrawing Notice of Intention to Issue Order Revoking CFL License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

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Direct Home Mortgages LLC Troy, Michigan	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
Expedited Financial Fresno, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License Order Withdrawing Notice of Intention to Issue Order Revoking CFL License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

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Lucid Mortgage Solutions LLC Cerritos, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023 Order Withdrawing Notice of Intention to Issue Order Revoking CFL License August 16, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
Independent Lending Corp. San Francisco, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

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Next Gen Mortgage Inc. Los Angeles, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)
Panthera Financial, Inc. Fresno, California	Desist and Refrain Order Notice of Intention to Issue Order Revoking California Financing Law License August 8, 2023 Notice of Intention to Issue Order Revoking California Financing Law License August 22, 2023	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22714)

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Afra Rios Rodriguez Fresno, California	Consent Order Granting Conditional MLO License August 9, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))
Kennsei Trading, Inc. Bruce Dinger Foster, California	Order Summarily Revoking Investment Adviser Certificate August 10, 2023	Unlawful Investment Adviser Activity (Corporations Code Section 25242(b))
Michael D. De Los Santos Walnut Creek, California	Consent Order Granting Conditional MLO License August 24, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))

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Mary Erety Jaro Twin Falls, Idaho	Consent Order Granting Conditional MLO License August 24, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))
Ryan Christopher Ramos Newport Beach, California	Consent Order Granting Conditional MLO License August 25, 2023	Mortgage Loan Originator License (Financial Code Sections 22172(a)-(b) and 50513(a)(1)- (2))