

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

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Jermaine Lamont Whigham El Dorado Hills, California Cameron Park, California	Order Summarily Revoking License Pursuant to Settlement Agreement October 4, 2023	Mortgage Loan Originator License (Financial Code Sections 22712 and 50321)
Nobel Financial Inc. Totowa, New Jersey	Settlement Agreement October 13, 2023	Unlawful Money Transmitter Act Activity (Financial Code Section 2170)
Curve Capital LLC Kevin Martin Ryan Martin Irvine, California	Settlement Agreement October 13, 2023	Unlawful Investment Adviser Activity (Corporations Code Sections 25249, 25235, 25241, 25238, and 25241(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Personal Energy Finance, Inc. San Diego, California	Order Summarily Revoking Finance Lender and/or Broker License(s) October 13, 2023 Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) October 17, 2023	Unlawful California Financing Law Activity (Financial Code Section 22715)
ACI Worldwide Corp. ACI Payments, Inc. Peachtree Corners, Georgia	Settlement Agreement and Consent Order October 16, 2023	Unlawful Money Transmitter Act Activity (Financial Code Sections 2148 and 2010(1))
Laurie Buchanan Sun City, California	Settlement Agreement October 19, 2023	Unlawful Escrow Law Activity (Financial Code Section 17609)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Safeguard Metals LLC Jeffrey Ikahn aka Jeffrey S. Santulan aka Jeff Hill Sheridan, Wyoming Woodland Hills, California Los Angeles, California	Consent Order of Permanent Injunction and Other Statutory and Equitable Relief Against Defendants October 20, 2023 Order Barring Jeffrey Ikahn aka Jeffrey S. Santulan and Jeff Hill from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser October 21, 2023	Unlawful California Commodity Law Activity (Corporations Code Sections 29536 and 25232.1)
Bellgate Associates N/A	Desist and Refrain Order and Order Assessing Penalties October 23, 2023	Unlawful Debt Collection Licensing Act Activity (Financial Code Section 90015(b), (c), (d)(1))

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Centennial Services Chandler, Arizona	Desist and Refrain Order and Order Assessing Penalties October 23, 2023	Unlawful Debt Collection Licensing Act Activity (Financial Code Section 90015(b), (c), (d)(1))
Moss Westinghouse and Associates Prodigy Portfolio Management Newport Beach, California Irvine, California	Desist and Refrain Order and Order Assessing Penalties October 23, 2023	Unlawful Debt Collection Licensing Act Activity (Financial Code Section 90015(b), (c), (d)(1))
Sasan Naghavian San Diego, California	Stipulation to Withdraw Application October 25, 2023	Mortgage Loan Originator License (Financial Code Sections 50141 and 22109.1)
McBen Solutions LLC Landry Mbendeke New York, New York	Desist and Refrain Order October 26, 2023	Unlawful California Financing Law Activity (Financial Code Section 22100)

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True Bullion, LLC dba Gold Silver International Exchange dba GSI Exchange Anthony Allen Anderson Calabasas, California Dallas, Texas Palm Beach Gardens, Florida	Consent Order October 31, 2023	Unlawful California Commodity Law Activity (Corporations Code Sections 29542 and 29536)
Arlene Elizabeth Conner San Juan Capistrano, California	Consent Order Granting Conditional MLO License October 11, 2023	Mortgage Loan Originator License (Financial Code Sections 50141, 50144 and 22109.1)
Walter Barry Hill, IV Sacramento, California	Consent Order Granting Conditional MLO License October 18, 2023	Mortgage Loan Originator License (Financial Code Sections 50141, 50144 and 22109.1)

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Brian Michael Starr, Sr. San Ramon, California	Consent Order Granting Conditional MLO License October 25, 2023	Mortgage Loan Originator License (Financial Code Sections 50141, 50144 and 22109.1)
Joshua Rey Smith Mooresville, North Carolina	Consent Order Granting Conditional MLO License October 31, 2023	Mortgage Loan Originator License (Financial Code Sections 50141, 50144 and 22109.1)