

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
California Business Bank  Irvine, California	Settlement Agreement  December 1, 2023	Unlawful Financial Institutions Law Activity  (Financial Code Sections 329 and 553)
Synergy Financial Partners, LLC  Calabasas, California	Order Rescinding Desist and Refrain Order, Accusation, and Order Revoking License  December 1, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22715)
John Kenneth Lawrence Glover  Canton, Michigan	Order Denying Mortgage Loan Originator Application  December 4, 2023	Non-Issuance of Mortgage Loan Originator License  (Financial Code Sections 22109.1 and 50141)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Light Bank and Trust <a href="mailto:LightBankandTrust@gmail.com">LightBankandTrust@gmail.com</a> <a href="mailto:info@Lightbankandtrust.com">info@Lightbankandtrust.com</a>  Los Angeles, California Salt Lake City, Utah	Cease and Desist Order  December 6, 2023	Unlawful California Financial Institutions Law Activity  (Financial Code Sections 560, 561 and 562)
Liftforward, Inc.  New York, New York	Consent Order  December 8, 2023	Unlawful California Financing Law Activity  (Financial Code Sections 22150, 22707.5(a), 22714 and 22153)
C. Gull Escrow, Inc.  Cerritos, California	Amended Accusation  December 11, 2023	Unlawful Escrow Law Activity  (Financial Code Sections 17602.5 and 17608)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
GT Management Group, Inc. Gary Chow  Walnut, California	Accusation and Claim for Ancillary Relief  December 12, 2023	Unlawful Offer and Sale of Securities and Investment Adviser Activity  (Corporations Code Sections 25232, 25232.1 and 25252)
Presidential Investments, LLC Sharief Deona McDowell  Dublin, California	Desist and Refrain Order  December 12, 2023	Unlawful Offer and Sale of Securities, Investment Adviser Activity and California Commodity Law Activity  (Corporations Code Sections 25230, 25401, 29520 and 29536)
Flockjay, Inc.  Palo Alto, California	Settlement Agreement  December 15, 2023	Unlawful California Consumer Financial Protection Law Activity  (Financial Code Sections 90015(d)(1), 90003(a)(1), 90003(a)(2), 94917, 94916, 90015(e) and 90012(b)(1))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
West Coast Settlements LLC John Muratore  Huntington Beach, California	Notice of Intent to Issue Order Levying Administrative Penalties and Statement in Support  Accusation in Support of Order Barring John Muratore from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  Desist and Refrain Order; Claim for Ancillary Relief; and Order to Discontinue Violations  December 19, 2023	Unlawful Offer and Sale of Securities and Investment Adviser Activity  (Corporations Code Sections 25252, 25232.1, 25532 and 25249)
Contrade Finance <a href="https://www.contradefinance.com">https://www.contradefinance.com</a>  Houston, Texas	Desist and Refrain Order  December 19, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22100)

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Rockport Mortgage Corporation  Gloucester, Massachusetts	Consent Order  December 26, 2023	Unlawful California Financing Law Activity  (Financial Code Sections 22707.5 and 22100)
Anthony Marcell Henderson  Phoenix, Arizona	Consent Order Granting Conditional MLO License  December 6, 2023	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Felipe Zamorano, Jr.  South Pasadena, California	Consent Order Granting Conditional MLO License  December 6, 2023	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

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Mario John Valbrun  Phoenix, Arizona	Consent Order Granting Conditional MLO License  December 7, 2023	Mortgage Loan Originator License  (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Pro Equity Partners, Inc.  Fresno, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
J & S Lending, Inc.  Chula Vista, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Mortgage Bank of California  Boca Raton, Florida	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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DIY Home Lending Corp.  Thayne, Wyoming	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Ecapital LLC  Conshohocken, Pennsylvania	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Bahn Inc.  Renton, Washington	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Ehssan Khavandi  Laguna Beach, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Nikolaos Iraklis Kostakis  Bellflower, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Imperial Advance LLC  Brooklyn, New York	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Kaltex Investments, LLC  Los Angeles, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Credeo Finance, Inc.  Beverly Hills, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)



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Business Union Financial LLC  Lansing, Michigan	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Alliance West Mortgage Inc.  Lake Forest, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Ilease Works, LLC  Darwin, Minnesota	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Bankit Mortgage  North Hollywood, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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SNF Financing, LLC  Sherman Oaks, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Sertant Capital, LLC  Newport Beach, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
A-Frame Capital, LLC  San Francisco, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Fund My Business, Inc.  Beverly Hills, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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NSF Loans, Inc.  Orange, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Clerkie Lending, LLC  San Francisco, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
DBE Loans LLC  Seattle, Washington	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Homelend Financial, Inc.  Newtown, Pennsylvania	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Tacoma Capital, Inc.  Wichita, Kansas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Herringbone Media, Inc.  Los Angeles, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Bates Mortgage Group LLC  Smyrna, Georgia	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
HK Lending LLC  Sugar Land, Texas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Bespoke Financial, Inc.  San Antonio, Texas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
East County Economic Development  El Cajon, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Paradise Financial Group Inc.  Rocklin, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
The BestRefi, LLC  Fountain Valley, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Bespoke Capital I, LLC  Santa Monica, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Spectrum Business Financing, Inc.  Campbell, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Sun Financial Technology Group LLC  Rowland Heights, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Home Mortgage Lending Corporation  Palm Beach Gardens, Florida	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Loan X Mortgage LLC  Birmingham, Michigan	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
LBC Brokerage LLC  Salem, Utah	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Pact Capital Income Fund, LLC  El Segundo, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Surepay Lending Group LLC  West Jordan, Utah	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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American Intermutual Agency, Inc.  San Diego, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Xila Financial  Sacramento, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Moon Mortgage Agency Inc.  Van Nuys, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Eross Properties LLC  Arlington, Texas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)



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Tucker Northwest, LLC  Bend, Oregon	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
AB Commercial Real Estate Debt Fund IV SICAV- SIF S.C. S. P.  New York, New York	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Eagle Creek Mortgage, LLC  Gaithersburg, Maryland	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Century Capital Partners Inc.  Irvine, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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New Community Investments, LLC  Los Angeles, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
PC Mortgage Corporation  Sacramento, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Market Mortgage Capital, Inc.  Phoenix, Arizona	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Lucid Mortgage Solutions LLC  Cerritos, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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EZ HomeLoans, LLC  Southlake, Texas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Holt of California  Pleasant Grove, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Oxnard Auto Finance Inc.  Oxnard, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
VTP Financial LLC  Lodi, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Amazon Home Loans, Inc.  San Juan Capistrano, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Patrick Michaels Group LLC  Center Conway, New Hampshire	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Golden Anchor Capital LLC  Atlanta, Georgia	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Your Processing Team Inc.  Verdugo City, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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DDI Capital, Inc.  Palm Beach Gardens, Florida	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Cocomo LLC  Gilbert, Arizona	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
JT's Lending Team, Inc.  Granada Hills, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
AB Commercial Real Estate Private Fund, LLC  New York, New York	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Azura Lending LLC  Yorba Linda, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Advantage Capital Lending Inc.  Arcadia, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Revenue Roll Lending LLC  New York, New York	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Slate Financial LLC  Del Rey, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

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Give Financing LLC  Englewood, Colorado	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Robert C. Devine  Collegeville, Pennsylvania	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
NeverRest Mortgages LLC  Overland Park, Kansas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Easy Home Loans LLC  Irvine, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Flipx Capital LLC  Roseville, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Prime33 Inc.  Costa Mesa, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Simplifi Loans, Inc.  Plano, Texas	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Sandstone Factoring, Inc.  Sherman Oaks, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)



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Kwick Funding LLC  Sacramento, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Clean Energy Finance, LLC  Newport Beach, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Met Capital, LLC  Los Angeles, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
Good Loans, LLC  Los Angeles, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Richard Charles Modzeleski  Newark, California	Order Summarily Revoking California Financing Law License  December 18, 2023	Unlawful California Financing Law Activity  (Financial Code Section 22107)
CodeFu LLC aka CodeFu  Stateline, Nevada Oakland, California	Consent Order  December 19, 2023	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31406, 31200, 31201 and 31220)