

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF CORPORATIONS**

Nov-11

SUBJECT	ACTION	VIOLATION
Haven Escrow, Inc. Newport Beach, California	Accusation in Support of Revocation of California Escrow Agent's License November 1, 2011 Order Revoking Escrow Agent's License November 17, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17207, 17406, 17600 and 17608)
Vineyard Escrow Temecula, California	Accusation in Support of Revocation of California Escrow Agent's License November 1, 2011 Order Revoking Escrow Agent's License November 17, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202, 17600 and 17608)

SUBJECT	ACTION	VIOLATION
American Fund Control, Inc. Rancho Mirage, California	Accusation in Support of Revocation of California Escrow Agent's License November 1, 2011 Order Revoking Escrow Agent's License November 17, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202, 17600 and 17608)
California Property Escrow, Inc. Laguna Hills, California	Accusation in Support of Revocation of California Escrow Agent's License November 1, 2011 Order Revoking Escrow Agent's License November 17, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202, 17207, 17600 and 17608)

SUBJECT	ACTION	VIOLATION
<p>Palos Verdes Escrow Co., Inc. Gardena, California</p>	<p>Accusation in Support of Revocation of California Escrow Agent's License</p> <p>November 1, 2011</p> <p>Order Revoking Escrow Agent's License</p> <p>November 17, 2011</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17207, 17600 and 17608)</p>
<p>BCM Escrow, Inc. Tustin, California</p>	<p>Accusation in Support of Revocation of California Escrow Agent's License</p> <p>November 1, 2011</p> <p>Order Revoking Escrow Agent's License</p> <p>November 17, 2011</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17210, 17600 and 17608)</p>

SUBJECT	ACTION	VIOLATION
MS Escrow Services Downey, California	Accusation Order Imposing Penalties November 7, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17210, 17406 and 17408)

SUBJECT	ACTION	VIOLATION
<p>GC Loan Center, Inc. Graciela DeLourdes Ruiz Zamora Igor Spanic Bryan Alexis Cruz Walter Alexander Reyes David S. Watkins Daniel C. Star</p> <p>Los Angeles, California</p>	<p>Order Barring Graciela DeLourdes Ruiz Zamora from any Position of Employment, Management or Control of any Finance Lender and/or Broker November 7, 2011</p> <p>Order Barring Daniel C. Star from any Position of Employment, Management or Control of any Finance Lender and/or Broker November 8, 2011</p> <p>Order Revoking the Finance Lender and/or Broker Licenses of GC Loan Center, Inc. November 9, 2011</p> <p>Order Barring Walter Alexander Reyes from any Position of Employment, Management or Control of any Finance Lender and/or Broker November 21, 2011</p>	<p>Unlawful Finance Lender Law Activity</p> <p>(Financial Code Section 22169)</p>

SUBJECT	ACTION	VIOLATION
Raquel Bauer Robert Bauer Riverside, California	Accusation November 8, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17405(b), title 10 § 1730(b), 1738 and 1738.2)
Sea Wind Escrow Co., Inc. Huntington Beach, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17406 and 17600)
X-Ceptional Escrow, Inc. Temecula, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202, 17207 and 17600)
Red Apple Escrow, Inc. Torrance, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17207 and 17600)

SUBJECT	ACTION	VIOLATION
Gemini Escrow Services, Inc. Tustin, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17406 and 17600)
7 Day Escrow, Inc. Lakewood, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202, 17406 and 17600)
Stoneridge Escrow Corporation Burbank, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202 and 17600)
T.I.A. Escrow, Inc. Tarzana, California	Accusation in Support of Revocation of California Escrow Agent's License November 9, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17202 and 17600)

SUBJECT	ACTION	VIOLATION
Anterra Services, Inc. Michael Lang Robert Elli Shara Lawrence Anthony Wire http://www.anterraservicesinc.com Los Angeles, California	Desist and Refrain Order November 9, 2011	Unlawful Finance Lender and Residential Mortgage Lending Activity (Financial Code Sections 22100 and 50002)
Sage Financial Group, LLC Los Angeles, California	Stipulation to Surrender of Finance Lender License November 9, 2011	Unlawful Finance Lender Law Activity (Financial Code Section 22112)
EPG International, LLC EPG Int'l LLC-Hawaii Peter Collino www.watergourmet.com Anaheim, California Maalaea, Hawaii	Desist and Refrain Order November 10, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATION
Diversity Escrow, Inc. Granada Hills, California	Petition for Limited Receiver November 10, 2011	Unlawful Escrow Law Activity (Financial Code Section 17636)
Hansueli Overturf Arcata, California	Stipulation to Desist and Refrain Order and Suspension from any Position of Employment, Management of Control of any Investment Adviser, Broker-Dealer or Commodity Adviser November 15, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Benny Chetcuti, Jr. Chetcuti and Associates, Inc. Walnut Creek, California	Desist and Refrain Order November 16, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Octavio Aguirre Capacete Irvine, California	Accusation in Support of Revoking Mortgage Loan Originator License No. 173983 Issued to Octavio Aguirre Capacete November 16, 2011	Residential Mortgage Lending Activity (Financial Code Sections 50141, 50327 and 50513)

SUBJECT	ACTION	VIOLATION
Robert Villegas Dave Dallons Prosperous Living, Inc. Prosperity Management Group, LLC Los Angeles, California Reseda, California Woodland Hills, California	Desist and Refrain Order November 17, 2011	Unlawful Offer and Sale of Securities and Broker-Dealer and Investment Adviser Activity (Corporations Code Sections 25110, 25210, 25230 and 25401)
Ideal Mortgage Bankers, Ltd. dba Lend America and Lending Key Melville, New York	Order Revoking Residential Mortgage Lender License November 17, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50311)
Steven Strauss Kenneth Eugene Zellmer Sean Zarinagar Olive Branch, Mississippi Phoenix, Arizona Colorado Springs, Colorado	Order Withdrawing Notice of Intention to Bar Certain Named Respondents and Accusation in Support Thereof November 17, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATION
Thornburg Mortgage Home Loans, Inc. Santa Fe, New Mexico	Order Revoking Residential Mortgage Lender and Mortgage Servicer License November 21, 2011	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50311)
David H. Euzarraga Volkl Investments, LLC Laguna Hills, California	Desist and Refrain Order November 21, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Richard K. Steele, Jr. Allied Elite Capital, LLC aka Elite Capital Dana Point, California	Desist and Refrain Order November 22, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Gillian Clarke Barry Compton Jim Miller Heritage Deposit Brokers http://heritagedb.com Chicago, Illinois	Desist and Refrain Order November 28, 2011	Unlawful Offer and Sale of Securities and Broker-Dealer Activity (Corporations Code Sections 25110, 25210 and 25401)

SUBJECT	ACTION	VIOLATION
On Legal Grounds, Inc. Like New, Inc. Robert Greenberg Laguna Niguel, California	Final Order Levying Administrative Penalties and Ancillary Relief November 28, 2011	Unlawful Offer and Sale of Securities (Corporations Code Sections 25252 and 25254)
Window World, Inc. North Wilkesboro, North Carolina	Desist and Refrain Order Stipulation to Desist and Refrain Order November 29, 2011	Unlawful Franchise Investment Law Activity (Corporations Code Section 31110)
Global Encryption Imaging Corporation Peter Reinert www.globalencryptionimaging.com www.theclearmark.com Lake Forest, California	Desist and Refrain Order November 29, 2011	Unlawful Offer and Sale of Securities (Corporations Code Section 25102.1(d))
Pearl Escrow Corporation Anaheim, California	Accusation November 29, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17406 and 17210)

SUBJECT	ACTION	VIOLATION
A.C.T. Escrow, Inc. Lancaster, California West Covina, California	Order to Discontinue Escrow Activities November 30, 2011	Unlawful Escrow Law Activity (Financial Code Section 17415)
Escrow Technologies, Inc. Roger D.Hance Northridge, California	Statement of Issues/Accusation November 30, 2011	Unlawful Escrow Law Activity (Financial Code Sections 17209.3, 17423 and 17608(i))
Raptor Consulting, Inc. Roger D. Hance Northridge, California	Desist and Refrain Order November 30, 2011	Unlawful Escrow Law Activity (Financial Code Section 17200)