

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
May-14**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
James M.Clark Western America Equities LLC  Bellevue, Washington	Stipulated Settlement  May 5, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)
Lewisfin.com dba Lewis Financial  Birmingham, Michigan	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License  May 5, 2014	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Brighton FNL LLC  Salt Lake City, Utah	Desist and Refrain Order  May 6, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Section 23050)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Cloud 9 Marketing, LLC Wilmington, Delaware	Desist and Refrain Order; and Order Voiding Transactions  May 13, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23005 and 23060)
American Classic Escrow Corp. Cerritos, California	Order to Discontinue Violations  May 14, 2014	Unlawful Escrow Law Activity  (Financial Code Section 17602)
Inhee Cha dba Downtown Jewelry & Loans  Santa Ana, California	1) Desist and Refrain Order; and 2) Order Voiding Deferred Deposit Transactions  May 14, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23005 and 23060)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Northway Financial Corporation Ltd. Northway Broker Ltd. dba Zip19.com  Malta, European Union	Desist and Refrain Order; Order Voiding Transactions; and Citations  May 14, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23050, 23060 and 23058)
TAK Consulting LLC Roland Williams Kathy Harris  Costa Mesa, California	Order Imposing Penalties  May 15, 2014	Unlawful Offer and Sale of Securities and Broker-Dealer Activity  (Corporations Code Sections 25130, 25210, 25252 and 25254)
Colonial Realty Group, Inc. dba Golden Key Escrow Colonial Investment Group, Inc.  Corona, California	Desist and Refrain Order  May 19, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17200, 17210.2 and 17403)

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United Consumer Financial Services, Inc. dba <a href="http://www.ezpaydaycash.com">www.ezpaydaycash.com</a>  Salt Lake City, Utah	1) Citation and Desist and Refrain Order; and 2) Order Voiding Deferred Deposit Transactions  May 19, 2014	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Section 23060)
Ridgegate Escrow, Inc.  Calabasas, California Encino, California	Stipulation  May 19, 2014	Unlawful Escrow Law Activity  (Financial Code Sections 17602 and 17604)
Alvin Roy Brown First Choice Investment Inc. First Choice Energy Partners L.P. <a href="http://www.first--choice.com">www.first--choice.com</a> <a href="http://www.firstchoiceoilandgas.com">www.firstchoiceoilandgas.com</a>  Redondo Beach, California	Desist and Refrain Order  May 20, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Craig Williams Eric Lovy aka Eric Beltran Michael Van Meter  Huntington Beach, California	Consent Order  Stipulation and Settlement Agreement  May 21, 2014	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25252 and 25254)
Kevin Michael McCarthy K.M. & Associates LLC Brandon Cruz Currency Warriors LP Currency Warriors Inc. Jeffrey Friederichs Intelicloud Holdings Inc.  Irvine, California Santa Monica, California Mission Viejo, California Laguna Beach, California	Desist and Refrain Order  May 28, 2014	Unlawful Offer and Sale of Securities and Broker-Dealer Activity  (Corporations Code Sections 25110, 25210 and 25401)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Golden Empire Mortgage, Inc.  Bakersfield, California</p>	<p>Statement of Facts in Support of Order to Discontinue Violations and Refund Excessive Per Diem Interest Charges and Notice of Intent to Make Order Final</p> <p>Accusation in Support of Notice of Intent to Issue Order Suspending License and Imposing Penalties</p> <p>Order to: (1) Refund Excess Per Diem Interest Charges; (2) Discontinue Violations</p> <p>May 29, 2014</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50321 and 50504)</p>