

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

Nov-14

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Mary Jaramillo Glendale, California	Accusation November 3, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17414 and title 10 § 1728)
Conquest Escrow, Inc. Bell, California	Order Suspending Escrow Agent's License Settlement Agreement November 3, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17602, 17604 and 17608)
Lorena Y. Martinez Bell, California	Order Suspending Lorena Y. Martinez from any Position of Employment, Management or Control of any Escrow Agent Settlement Agreement November 3, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17602, 17604 and 17608)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Cooper's Escrow Vilma E. Cooper Bell Gardens, California	Order Barring Vilma E. Cooper from any Position of Employment, Management or Control of any Escrow Agent Order Revoking Escrow Agent's License Settlement Agreement November 4, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17423 and 17608)
Executive Escrow Company San Clemente, California	Order Setting Aside Order to Discontinue Escrow Activities November 5, 2014	Unlawful Escrow Law Activity (Financial Code Section 17415)
Darien Kintner Lake Forest, California	Accusation November 5, 2014 Order Barring Darien Kintner from any Position of Employment, Management or Control of any Escrow Agent November 26, 2014	Unlawful Escrow Law Activity (Financial Code Sections 17414(a)(1), 17423, title 10 § 1738 and 1738.2)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Voyager Financial Group, LLC VFG, LLC http://voyager-financial.com Little Rock, Arkansas	Desist and Refrain Order November 11, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Fresh Healthy Vending, LLC San Diego, California	Stop Order and Citation Including the Following: Desist and Refrain Order; Administrative Penalties; and Ancillary Relief Costs Settlement Agreement November 7, 2014	Franchise Investment Law Activity (Corporations Code Sections 31110, 31115, 31115(d)(4), 31201, 31406 and 31408)
Mann Mortgage, LLC dba Life Mortgage Westcorp Mortgage Group Kalispell, Montana	Settlement Agreement November 12, 2014	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204(o), 50321 and 50504(b))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Merchant Factors Corp. New York, New York	Notice of Petition for Reinstatement November 13, 2014	Unlawful Finance Lender Law Activity (Government Code Section 11522)
Todd Lee Loop Riverside, California	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator License November 14, 2014	Mortgage Loan Originator License (Financial Code Section 50141)
All American Pet Company, Inc. Barry Schwartz www.allamericanpetcompany.com Los Angeles, California	Desist and Refrain Order November 14, 2014	Unlawful Offer and Sale of Securities (Corporations Code Sections 25102.1(d) and 25401)
Juan Carlos Vega Maitland, Florida	Accusation November 17, 2014	Mortgage Loan Originator License (Financial Code Sections 50141 and 50327)

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<p>New American Funding Performance Home Loans dba Broker Solutions Inc.</p> <p>Tustin, California</p>	<p>Accusation in Support of Notice of Intent to Issue Orders Suspending License and Imposing Penalties</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>Order to Refund Excessive Per Diem Interest Charges</p> <p>November 17, 2014</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204, 50204(o), 50321, 50327, 50504 and 50513)</p>
<p>Mark Steven Cohen</p> <p>Glendora, California</p>	<p>Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License</p> <p>November 18, 2014</p>	<p>Non-Issuance Of Mortgage Loan Originator License</p> <p>(Financial Code Section 50141)</p>

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Christin Harrell aka Chrissy Harrell Superior Escrow Solutions Riverside, California	Desist and Refrain Order November 18, 2014	Unlawful Escrow Law Activity (Financial Code Section 17200)
Advanced Business Services, LLC dba Dollar Flash dba DollarFlash dba ZippyDollar Los Angeles, California	Desist and Refrain Order November 18, 2014	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23005)
Iloan, LLC Dublin, California	Accusation in Support of Revocation of California Residential Mortgage Lender License November 25, 2014	Unlawful Residential Mortgage Lender Law Activity (Financial Code Sections 50205, 50307, 50401 and title 10 § 1950.314.8)

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Hallmark Venture Group, Inc. Service Team, Inc. Robert L. Cashman aka Bob Cashman Richard V. Bennett Villa Park, California	Desist and Refrain Order November 25, 2014	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Ocwen Loan Servicing, LLC West Palm Beach, Florida	Order of Forfeiture November 26, 2014	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50326)
Blue Diamond Escrow, Inc. Riverside, California	Order Revoking Escrow Agent's License Stipulation to Revocation of Escrow Agent's License November 26, 2014	Unlawful Escrow Law Activity (Financial Code Section 17608)