

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

**Apr-15**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Stead Financial, Inc.  Walnut Creek, California	Desist and Refrain Order  Settlement Agreement  April 1, 2015	Unlawful Finance Lender Law Activity  (Financial Code Section 22709)
Cash Central of California, LLC dba Cash Central  North Logan, Utah	Citations and Desist and Refrain Order  April 1, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Section 23058)
Yaman Huseyin Sencan  San Diego, California	Order of Permanent Bar from Employment, Management or Control of any Broker-Dealer or Investment Adviser  April 1, 2015	Unlawful Investment Adviser Activity  (Corporations Code Section 25232.1(b))

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Alberto Neira Santa Ana, California Boston, Massachusetts	Order Barring Alberto Neira from any Position of Employment, Management or Control of any Broker-Dealer or Investment Adviser  April 2, 2015	Unlawful Broker-Dealer Activity  (Corporations Code Section 25213)
Escrow Palace, Inc.  Encino, California	Settement Agreement  Stipulated Order  April 2, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17602)
Morris Escrow, Inc.  Glendale, California	Order Terminating Conservatorship  April 8, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17630)

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Executive Escrow Company Loyann L. Richards  San Clemente, California	Accusation in Support of Orders:  1) Barring Loyann L. Richards from any Position of Employment, Management, or Control of any Escrow Agent 2) Revoking Escrow Agent's License  April 13, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17423 and 17608)
John Jeffrey Stange  Sacramento, California	Accusation in Support of Revocation of Mortgage Loan Originator License of John Jeffrey Stange  April 15, 2015	Mortgage Loan Originator License  (Financial Code Sections 50141, 50327 and 50513)
Kristi Dilworth  Beverly Hills, California	Accusation  April 16, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and (a)(2) and title 10 § 1738 and 1738.2)

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<p>Jack J. Krech dba Enterprises Unlimited</p> <p>West Hills, California Los Angeles, California</p>	<p>Desist and Refrain Order</p> <p>April 16, 2015</p>	<p>Unlawful Finance Lender Law Activity</p> <p>(Financial Code Sections 22701, 22709 and 22153)</p>
<p>Velocity Escrow, Inc.</p> <p>Irvine, California</p>	<p>Notice and Summary of Findings</p> <p>Demand for and Order Taking Possession</p> <p>Order to Discontinue Escrow Activities</p> <p>Order Appointing Peter A. Davidson</p> <p>April 17, 2015</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17621, 17415 and 17630)</p>
<p>Amerifirst Financial, LLC</p> <p>Mesa, Arizona</p>	<p>Settlement Agreement</p> <p>April 21, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204(c)(i)(k), 50513(a)(4) and (b) and title 10 § 1950.204.3(b) and 1950.314.4(j))</p>

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Thomas Joseph Doumani Advanced Planning Concepts, Inc. Venture Financial Services LLC aka VFS LLC  Anaheim Hills, California Orange, California	Desist and Refrain Order  April 22, 2015	Unlawful Offer and Sale of Securities and Investment Adviser Activity  (Corporations Code Sections 25110, 25401 and 25230)
Tirso Arturo Gaxiola  Rancho Cucamonga, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  April 23, 2015	Mortgage Loan Originator License  (Financial Code Section 50141)
Reverse Mortgage USA, Inc. dba 1st Reverse Mortgage  Austin, Texas	Order Revoking Residential Mortgage Lender and/or Servicer License  April 24, 2015	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50124 and 50307)

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Robert R. Hurley, Jr.  Lake Worth, Florida	Statement of Issues  April 24, 2015	Mortgage Loan Originator License  (Financial Code Section 50141(a)(2))
Rosemole Vincent Mathew dba San Francisco Check Cashing Army Check Cashing Bay View Check Cashing  San Francisco, California	Accusation in Support of Order Revoking California Deferred Deposit Transaction Law License  Citations and Desist and Refrain Order  April 27, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23052 and 23058)
Tyrell William Newby Football Channel USA, Inc.  Chatsworth, California Henderson, Nevada	Desist and Refrain Order  April 27, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)

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Patrick Gerald Gleeson  Los Angeles, California	Consent Order  April 28, 2015	Unlawful Investment Adviser Activity  (Corporations Code Sections 25230(a), 25252 and 25254)
Jose Ignacio Cortez  Irvine, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  April 29, 2015	Mortgage Loan Originator License  (Financial Code Section 50141)
Howard Mark Gerber  Concord, California	Order Denying Mortgage Loan Originator License  April 29, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)

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Quick Mart Holdings Inc. dba Quick Mart the Mini Market QUICKSUBS QUICKSUBS Holdings QuickSubs! Live Healthy! Lord Brice Barrington  Encino, California Beverly Hills, California	Order for Claim of Ancillary Relief  April 30, 2015	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31110 and 31201)
Kevin Daniel Casper  Huntersville, North Carolina Mooresville, North Carolina	Statement of Issues  April 30, 2015	Mortgage Loan Originator License  (Financial Code Sections 50141 and 50327)