

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
Jun-15**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Caliber Escrow, Inc.  Woodland Hills, California</p>	<p>Order Summarily Revoking Escrow Agent's License  June 1, 2015  Order Extending Effective Date of Order Summarily Revoking Escrow Agent's License  June 29, 2015</p>	<p>Unlawful Escrow Law Activity  (Financial Code Section 17606)</p>
<p>Cash-Pro Management, Inc. dba Hollywood Check Cashing  Los Angeles, California</p>	<p>Desist and Refrain Order; and Citation  June 5, 2015</p>	<p>Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23050 and 23058)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Metropolitan Home Mortgage, Inc. dba GW Mortgage Intelliloan Streamline Division Wholesale Home Lenders  Irvine, California	Desist and Refrain Order  Accusation in Support of Order Suspending Residential Mortgage Lender License and Imposing Penalties  Statement of Facts in Support of Order to Discontinue Violations  Order to Discontinue Violations  Order to Refund Excessive Per Diem Interest Charges  June 5, 2015	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002, 50130, 50204(k) and 50204(o), 50320, 50513(b), 50321 and 50504)
Diandre Lamont Lopez  Anaheim, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  June 8, 2015	Mortgage Loan Originator License  (Financial Code Sections 22109.1 and 50141)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
American Liberty Escrow, Inc. Gilbert Pino Mirtys Rodriguez  Santa Ana, California	Order Revoking Escrow Agent's License  Settlement Agreement/Gilbert Pino  Order Suspending Gilbert Pino from any Position of Employment, Management or Control of any Escrow Agent  June 8, 2015  Settlement Agreement/Mirtys Rodriguez  Order Suspending Mirtys Rodriguez from any Position of Employment, Management or Control of any Escrow Agent  June 19, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17423, 17606 and 17608)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Merchant Factors Corp.  New York, New York	Desist and Refrain Order  Stipulation to Entry of Desist and Refrain Order, Issuance of Refunds, and Payments of Penalties  June 8, 2015	Unlawful Finance Lender Law Activity  (Financial Code Section 22100)
Natalie Payday Advance, Inc.  Reseda, California	Order Conditionally Granting Petition for Reinstatement  June 9, 2015	Unlawful Finance Lender Law Activity  (Government Code Section 11522)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lollicup USA Inc. Chino, California	Citation June 9, 2015 Settlement Agreement June 15, 2015	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31005, 31110 and 31406)
Escrow Avenue, Inc. Lake Arrowhead, California	Stipulation June 15, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17213 and 17600(b))
Robert R. Hurley, Jr. Lake Worth, Florida	Stipulation to Resolve the Statement of Issues of Denial of Mortgage Loan Originator License Application June 15, 2015	Mortgage Loan Originator License  (Financial Code Section 50141)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>The Dratel Group, Inc. William Marshall Dratel  Southold, New York</p>	<p>Stipulation to Final Orders: (1) Revoking Broker-Dealer Certificate; and (2) Barring William Marshall Dratel from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>Order Barring William Marshall Dratel from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>Order Revoking Broker-Dealer Certificate</p> <p>June 16, 2015</p>	<p>Unlawful Broker-Dealer Activity</p> <p>(Corporations Code Sections 25212 and 25213)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lawrence Eugene Freeman Yeshilkoy Insurance Services, Inc. Structured Marketing, LLC  Carlsbad, California Encinitas, California Las Vegas, Nevada	Desist and Refrain Order  June 16, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Kristin Fitzpatrick aka Kristen Student-Fitzpatrick  San Diego, California	Accusation  June 17, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and (a)(2), title 10 § 1738, 1738.1 and 1738.2)
SC Escrow Services, Inc.  Hermosa Beach, California	Amended Order Revoking Escrow Agent's License  June 17, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17608)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Guanghuo Chen Tomii Franchising, Inc. Christopher Conner Conner and Associates, LLC dba Franchise Marketing Systems  Hacienda Heights, California</p>	<p>Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs  Statement in Support of Stop Order Denying Effectiveness of Franchise Registration Application  Stop Order Denying Effectiveness of Franchise Registration Application  June 17, 2015</p>	<p>Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31110, 31117, 31200, 31204, 31406 and 31408)</p>
<p>Standpoint Capital, LLC Ronald James Siruno Monis  Cerritos, California</p>	<p>Desist and Refrain Order  June 17, 2015</p>	<p>Unlawful Offer and Sale of Securities, Broker-Dealer and Investment Adviser Activity  (Corporations Code Sections 25110, 25210, 25230 and 25401)</p>



<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Rosemole Vincent Mathew dba's San Francisco Check Cashing Army Check Cashing Bay View Check Cashing  San Francisco, California	Stipulation  June 17, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23027(b), 23024, 23027(e) and title 10 § 2025(c)(1))
Select Escrow, Inc.  Corona, California	Statement of Facts in Support of Order to Discontinue Violations  Order to Discontinue Violations  June 23, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17602)
Dine In 2Nite North America, Inc. Leo Kats  San Diego, California	Desist and Refrain Order  June 24, 2015	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Greenleaf Escrow, Inc. Corona, California</p>	<p>Final Order to Discontinue Violations June 24, 2015</p>	<p>Unlawful Escrow Law Activity  (Financial Code Section 17602)</p>
<p>Tycoon Energy, Inc. Tycoon Energy and Operating Company, Inc. <a href="http://www.tycoonenergy.com">www.tycoonenergy.com</a> Matt Nerbonne aka Mathew Nerbonne Donald Amacker Tycoon-Lewis Prospect Plains Ranch Prospect Tycoon-Lewis Well No. 1 Joint Venture Plains Ranch Well No. 3 Joint Venture  Plano, Texas</p>	<p>Desist and Refrain Order  June 25, 2015</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)</p>
<p>Peter Anthony Gontang  Rancho Santa Margarita, California</p>	<p>Order Denying Mortgage Loan Originator License Application  June 25, 2015</p>	<p>Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Jose Ignacio Cortez Huntington Beach, California</p>	<p>Order Denying Mortgage Loan Originator License Application  June 25, 2015</p>	<p>Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)</p>
<p>Fortuna Service Company, LLC Jacksonville, Florida</p>	<p>Notice of Petition for Reinstatement  June 29, 2015</p>	<p>Unlawful Finance Lender Law Activity  (Government Code Section 11522)</p>
<p>Mission Advisory Services, Inc. Brett Reed Barber  Costa Mesa, California</p>	<p>Statement of Issues and Accusation in Support of Notice of Intention to Issue Orders: 1. Denying the Investment Adviser Certificate Application of Mission Advisory Services, Inc. 2. Barring Brett Reed Barber from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  June 30, 2015</p>	<p>Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)</p>