

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

**May-15**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Master Escrow, Inc.  Glendale, California	Order Revoking Escrow Agent's License  May 1, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17608)
Northern California Escrow Services, Inc.  San Jose, California	Order Revoking Northern California Escrow Services, Inc.'s Escrow Agent License  May 5, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17608)
SC Escrow Services, Inc.  Hermosa Beach, California	Accusation in Support of Order Revoking Escrow Agent's License  Order Imposing Penalties  Order to Discontinue Escrow Activities  May 11, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17408, 17415 and 17608)

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<p>Steve's Place, Inc.  Steve's Pizza Franchise Corporation dba  Steve's Pizza  Passport Restaurants, Inc. dba  Pacific Restaurant Holdings, Inc.  Steve Wilkinson  John Creed  <a href="http://www.stevespizza.com">www.stevespizza.com</a>  Brand Equity Development, L.L.C.  William S. Glennie</p> <p>Denver, Colorado  Davis, California  Dana Point, California</p>	<p>Settlement Agreement Between The Department of Business Oversight and John Creed</p> <p>Settlement Agreement Between The Department of Business Oversight, Steve's Place, Inc. and Steve Wilkinson</p> <p>May 11, 2015</p> <p>Settlement Agreement Between The Department of Business Oversight, Steve's Pizza Franchise Corporation, Inc., Brand Equity Development, L.L.C., and William S. Glennie</p> <p>May 14, 2015</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31200 and 31123)</p>
<p>GotMortgage.com dba  Performance Capital Group</p> <p>Fountain Valley, California</p>	<p>Accusation in Support of Notice of Intention to Issue Order Suspending Finance Lenders License</p> <p>Order to Discontinue Violations</p> <p>May 12, 2015</p>	<p>Unlawful Finance Lender Law Activity</p> <p>(Financial Code Sections 22346, 22709 and 22712(a))</p>

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Velocity Escrow, Inc. Mutasem Al Saad Hali Saad  Irvine, California	Settlement Agreement  Order Barring Hali Saad from any Position of Employment, Management or Control of any Escrow Agent  Order Barring Mutasem Al Saad from any Position of Employment, Management or Control of any Escrow Agent  Order Revoking Escrow Agent's License  May 12, 2015	Unlawful Escrow Law Activity  (Financial Code Sections 17423 and 17608)
Allied Esquire Group, Inc. dba Esquire Capital  Brooklyn, New York	Order Revoking California Finance Lender Law License  May 13, 2015	Unlawful Finance Lender Law Activity  (Financial Code Sections 22709 and 22714)

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<p>Aaron Hugh Braun Greenbrae, California</p>	<p>Consent Order Barring Aaron Hugh Braun May 15, 2015</p>	<p>Unlawful Investment Adviser Activity  (Financial Code Section 25232.1)</p>
<p>Pacific Union Financial, LLC Irving, Texas</p>	<p>Accusation  Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  Order to Refund Excessive Per Diem Interest Charges  May 18, 2015</p>	<p>Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321 and 50504)</p>

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<p>Michael Ryan Barnett Garden Grove, California</p>	<p>Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  May 18, 2015</p>	<p>Mortgage Loan Originator License  (Financial Code Section 22109.1)</p>
<p>The Dratel Group, Inc. William Marshall Dratel  Southold, New York</p>	<p>Accusation in Support of Orders: (1) Revoking Broker-Dealer Certificate (2) Barring William Marshall Dratel from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  May 18, 2015</p>	<p>Unlawful Broker-Dealer Activity  (Corporations Code Sections 25212 and 25213)</p>
<p>Yong Shik Choi  Riverside, California</p>	<p>Order Denying Mortgage Loan Originator License Application  May 22, 2015</p>	<p>Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)</p>

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Ca\$h4me, LLC dba Internetpaydayloan.com  Los Angeles, California	Desist and Refrain Order  May 22, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Section 23005)
Kristi Dilworth  Beverly Hills, California	Order Barring Kristi Dilworth from any Position of Employment, Management, or Control of any Agent  May 26, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Willow Bend Mortgage Company, LLC fka Willow Bend Mortgage Company  Plano, Texas	Desist and Refrain Order  Stipulation to Entry of Desist and Refrain Order and Payment of Penalties  Order (1) Granting Petition for Reinstatement and (2) Reinstating California Residential Mortgage Lending Act License  May 26, 2015	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002, 50302, 50401)  (Government Code Section 11522)

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International Banking Group U.S. Deposit Brokers Group aka USDB Austin Etches aka David Thompson aka Bob Cox aka Bob Scott aka Terrens T. Carmichael aka Tony Carmichael aka Terry Carmichael Roger Vanzant Sally Cruthers IBG Mutual Holdings, LLC  Beverly Hills, California Los Angeles, California	Desist and Refrain Order  May 28, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Tirso Arturo Gaxiola  Rancho Cucamonga, California	Order Denying Mortgage Loan Originator License Application  May 28, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Sections 50140 and 50141(a)(3))

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Kevin Daniel Casper Huntersville, North Carolina Mooresville, North Carolina	Order Denying Mortgage Loan Originator License Application  May 28, 2015	Non-Issuance of Mortgage Loan Originator License  (Financial Code Sections 50141, 50512 and 50327)
Glenn H. Larsen Charles J. Flynn Marin Mortgage Bankers Corporation  Greenbrae, California	Desist and Refrain Order  May 29, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)