

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
USFIA, Inc. Steve Chen Leonard Stacy Johnson Weiwen (Wayne) Zhao  Arcadia, California	Desist and Refrain Order  October 1, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Colleen Marie Olivas aka Colleen Ramirez aka Colleen Marie Skolnick  Rancho Cucamonga, California	Settlement Agreement  October 1, 2015	Mortgage Loan Originator License  (Financial Code Section 50310)
ACE Cash Express, Inc.  Irving, Texas	Settlement Agreement  October 5, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23035(a), 23036(f), 23037(h) and 23024)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Car Capital Financial, Inc.  Orange, California	Settlement Agreement  Stipulated Desist and Refrain Order  October 8, 2015	Unlawful Finance Lender Law Activity  (Financial Code Sections 22346(b), 22320.5, 22159(b), 22154 and 22161)
Meister-Hughes, Inc. dba Colortyme  Temecula, California Hemet, California	Settlement Agreement  October 12, 2015	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Section 23036(a))
Kevin A. Fisher Kfisher Consulting Group  Elk Grove, California	Desist and Refrain Order  October 12, 2015	Unlawful Prorater Law Activity  (Financial Code Section 12200)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Western Commercial Finance, LLC  Los Angeles, California	Order Conditionally Granting Petition for Reinstatement  October 13, 2015	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Spenser Capital Group, Inc. dba Group Financial Services  Hilton Head Island, South Carolina	Notice of Petition for Reinstatement  October 13, 2015	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Green Central Holdings, Inc. Randall Mark Letcavage  Irvine, California	Desist and Refrain Order  October 14, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)
Apple Escrow, Inc.  Whittier, California	Order Terminating Conservatorship  October 21, 2015	Unlawful Escrow Law Activity  (Financial Code Section 17630)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
QuarterSpot, Inc.  Arlington, Virginia	Desist and Refrain Order  Stipulation to Entry of Desist and Refrain Order, Issuance of Refunds, and Payment of Penalties  October 21, 2015	Unlawful California Finance Lender Law Activity  (Financial Code Sections 22100 and 22712)
Inversiones Monarcas aka Inverciones Monarcas Monarch Investments <a href="http://www.inversionesmonarca.com">www.inversionesmonarca.com</a> Araceli Cabrera Maria del Carmen Penaloza Melchor  San Jose, California	Desist and Refrain Order  October 27, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Leland Energy, Inc. Leland Kentucky Holdings, Inc. Stephen M. Thompson Annex Drilling Fund, LLP The Appalachian Drilling Fund II, LLP BC-2 Drilling Fund, LLP Block City Drilling Fund, LLP Energy Production Revenue Fund, LLP Green County Energy Fund, LLP Knox Drilling Fund, LLP Knox Drilling Fund II, LLP Production Revenue Drilling Fund, LLP Rogers Production Revenue Fund, LLP  Beverly Hills, California Edmonton, Kentucky	Complaint for Permanent Injunction and Ancillary Relief  October 29, 2015	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25252 and 25254)