

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

**Jan-16**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Stearns Lending, Inc. Stearns Lending, LLC  Santa Ana, California	Accusation/Statement of Issues  Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  January 4, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50327, 50513(b), title 10 § 1950.314.6, 50701 and 50204(i))
Octavio Aguirre Capacete  Irvine, California	Order Denying Petition for Reinstatement of Mortgage Loan Originator License  January 4, 2016	Non-Issuance of Mortgage Loan Originator License  (Government Code Section 11522)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
RMR Financial, LLC Los Gatos, California	Accusation in Support of Notice of Intention to Issue Order Suspending Residential Mortgage Lending License and Imposing Penalties  Statement of Facts in Support of Order to Discontinue Violations  Order to Discontinue Violations  January 5, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50327 and 50513)
Colin Hayes Sullivan aka Colin Mark Sullivan aka Sullivan Colin Hayes Freeport Commodity Trading, Inc. Freeport Commodity Trading  Elk Grove, California	Desist and Refrain Order  January 5, 2016	Unlawful Commodity Law Activity  (Corporations Code Sections 29520, 29535 and 29536)
Oaktree Capital Corporation  Pittsburg, California	Order Denying California Finance Lender License Application  January 5, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Section 22209(a)(3))

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Summit Mortgage Corporation  Plymouth, Minnesota	Accusation Supporting Notice of Intention to Issue Orders Suspending License and Levying Penalties  Statement of Facts in Support of Order to Discontinue Violations  Order to Discontinue Violations  January 6, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50327(a)(1), 50513(a)(4) and 50513(b), 50513(c) and 50204(o))
Noe F. Gonzalez  City of Industry, California	Order Suspending Noe F. Gonzalez from Employment, Management or Control of any Escrow Agent  January 6, 2016	Unlawful Escrow Law Activity  (Financial Code Section 17608)
The Lending Company, Inc.  Phoenix, Arizona	Order Summarily Revoking Residential Mortgage Lender License  January 6, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50401 and 50200)

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<p>Daryl Richard Lemon Platinum Bay Advisors, Inc.  Los Angeles, California</p>	<p>Statement of Issues in Support of Notice of Intention to Issue Orders: 1. Denying the Investment Adviser Certificate of Platinum Bay Advisors, Inc.; 2. Barring Daryl Richard Lemon from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser  January 7, 2016</p>	<p>Unlawful Investment Adviser Activity  (Corporations Code Sections 25232(d)(2) and 25232.1)</p>
<p>Fei Mu Havenor  San Diego, California</p>	<p>Desist an Refrain Order  January 7, 2016</p>	<p>Unlawful Broker-Dealer Activity  (Corporations Code Section 25210)</p>
<p>Uncle Warbucks  Kahnawake, Quebec</p>	<p>Desist and Refrain Order and Order Voiding Transactions and to Disgorge all Charges and Fees  January 8, 2016</p>	<p>Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23050 and 23060)</p>

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Marc Jay Bryant aka Marc Jay Welch Vertex International Group, LLC <a href="http://www.verrtex.com">www.verrtex.com</a> Bechtel Advisory Group, Inc. <a href="http://www.bechtelgroup.net">www.bechtelgroup.net</a>  Northridge, California Woodland Hills, California Sherman Oaks, California	Desist and Refrain Order  January 8, 2016	Unlawful Offer and Sale of Securities and Broker-Dealer Activity  (Corporations Code Sections 25210 and 25401)
Daniel Nicolau  Newport Beach, California	Statement of Issues  January 12, 2016	Mortgage Loan Originator License  (Financial Code Section 50141)
Eric Bernardino Becerra  Las Vegas, Nevada	Accusation  January 12, 2016	Mortgage Loan Originator License  (Financial Code Section 50327)

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<p>Executive Escrow Company Loyann Loufay Richards Damon Leroy Kuntz</p> <p>San Clemente, California</p>	<p>Amended Accusation in Support of Orders:</p> <p>1) Barring Loyann Loufay Richards from any Position of Employment, Management, or Control of any Escrow Agent</p> <p>2) Revoking Escrow Agent's License</p> <p>3) Suspending Damon Leroy Kuntz from any Position of Employment, Management, or Control of any Escrow Agent</p> <p>January 13, 2016</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17423 and 17608)</p>
<p>GoNow Securities, Inc.</p> <p>Los Angeles, California</p>	<p>Orders:</p> <p>1. Denying the Investment Adviser Certificate of GoNow Securities, Inc.</p> <p>2. Barring GoNow Securities, Inc. from any position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>January 14, 2016</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Section 25232.1)</p>

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Continental Currency Services, Inc. dba CCS  Santa Ana, California	Stipulation  January 14, 2016	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23058 and 23058(c))
Nicholas Stephen Carabba  Laguna Hills, California	Statement of Issues  January 15, 2016	Mortgage Loan Originator License  (Financial Code Section 50141)
Fuad Ahmed  Washington, DC	Order Barring Fuad Ahmed from any Position of Employment, Management or Control of any Broker-Dealer or Investment Adviser  January 19, 2016	Unlawful Broker-Dealer Activity  (Corporations Code Section 25213)

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Wheels Financial Group, LLC dba's LoanMart 800 LoanMart 1800 LoanMart W.F.G. NeedsCashNow.com Retainer Funding Services Funeral Funding Services  Encino, California	Desist and Refrain Order  January 20, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Sections 22701 and 22156)
Quickly Corporation  Hayward, California	Desist and Refrain Order  January 20, 2016	Unlawful Franchise Investment Law Activity  (Corporations Code Section 31110)



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<p>SunTrust Mortgage, Inc.  Richmond, Virginia</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  January 21, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50327, 50513(b) and 50314)</p>
<p>Terrance T. Holliday Holiday Rx, Inc.  Marina Del Rey, California</p>	<p>Statement in Support of Order Levying Administrative Penalties  Desist and Refrain Order and Order for Ancillary Relief  Final Order Levying Administrative Penalties  January 26, 2016</p>	<p>Unlawful Offer and Sale of Securities  (Corporations Code Sections 25252 and 25401)</p>

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LPL Financial LLC  Boston, Massachusetts	Consent Order  January 28, 2016	Unlawful Broker-Dealer Activity  (Corporations Code Sections 25218 and title 10 § 260.218.4(c))