

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
November-16**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
L.A. Escrow Express, Inc.  Agoura Hills, California	Amended Accusation  Amended Order Imposing Penalties  November 1, 2016	Unlawful Escrow Law Activity  (Financial Code Sections 17406 and 17408)
PrimeLending, A PlainsCapital Company  Dallas, Texas	Consent Order  November 3, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50204 (e) and (o), 50321, 50504 and 50513)
Maria I. Ramirez Reyna  Agoura Hills, California	Order Revoking Finance Lender/ Broker License  November 7, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104, 22159 and 22714)

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LoanOn, Inc. Woodland Hills, California	Order Revoking California Finance Lenders License Issued to LoanOn, Inc.  November 8, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Section 22714)
AFH Holding and Advisory, LLC Beverly Hills, California	Order Dismissing Notice of Intention to Issue Order Revoking Finance Lender and/or Broker License  November 8, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104 and 22714)
Adel Gamil Boutros Paramount, California	Order Revoking Finance Lender and/or Broker License  November 8, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104 and 22714)
Trigen Leasing LLC New York, New York	Order Revoking Finance Lender and/or Broker License  November 9, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104, 22159 and 22714)

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<p>Open Mortgage, LLC</p> <p>Austin, Texas</p>	<p>Consent Order</p> <p>November 9, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204 (e) and (o), 50204 (i)(k), 50203(a)(1))</p>
<p>Equinox Securities, Inc. Stephen Michael Olivera</p> <p>Redlands, California</p>	<p>Order Revoking the Broker-Dealer and Investment Adviser Certificates of Equinox Securities, Inc.</p> <p>Order Barring Stephen Michael Olivera from any Position of Employment, Management or Control of any Broker-Dealer, Investment Adviser, or Commodity Adviser</p> <p>November 10, 2016</p>	<p>Unlawful Broker-Dealer and Investment Adviser Activity</p> <p>(Corporations Code Sections 25212 (d) and (e), 25213 and 25232.1 (d) and (e))</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Bridgefund Capital Corporation  Montclair, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License  November 10, 2016	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)
GMH Mortgage Services LLC dba BestRateUSA  Conshohocken, Pennsylvania	Accusation  November 14, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002 and 50513(b))
Credimex Finance, LLC  Irvine, California	Accusation  November 14, 2016	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22104 and 22714)
Breakwater Structured Growth Opportunities Fund, L.P.  Los Angeles, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License  November 14, 2016	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)

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<p>Spenser Capital Group, Inc. dba Group Financial Services</p> <p>Hilton Head Island, South Carolina</p>	<p>Settlement of Order Conditionally Granting Petition for Reinstatement</p> <p>November 14, 2016</p> <p>Order Granting Petition for Reinstatement and Reinstating California Finance Lenders License</p> <p>November 22, 2016</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Government Code Section 11522)</p>
<p>Sheran de Putt Sher, L.L.C. dba Steve's Pizza dba Steve's Pizza Branding Company Sheru Singh</p> <p>Elk Grove, California El Dorado Hills, California Denver, Colorado</p>	<p>Stipulation and Agreement</p> <p>November 14, 2016</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31200 and 31406(a))</p>
<p>Bexil American Mortgage, Inc.</p> <p>San Diego, California</p>	<p>Accusation in Support of Order Revoking Residential Mortgage Lending License</p> <p>November 16, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Section 50327)</p>

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Robert John Cenko Northwestern Wealth Management, Inc.  San Diego, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Application for an Investment Adviser Certificate  November 17, 2016	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232, 25232(e) and title 10 § 260.238(f))
Tom N Toms Franchise, LLC Do Kyun Kim Yoon Jo Hong  Los Angeles, California	Consent Order  November 21, 2016	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31406 and 31408)
Summit Mortgage Corporation  Plymouth, Minnesota	Settlement Agreement  November 22, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321, 50204(o), 50314 and title 10 § 1950.314.1, 1950.314.2 and 1950.314.6)

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<p>Carlos Alberto Zea Londono Pacoima, California</p>	<p>Order Revoking Finance Lenders License  November 29, 2016</p>	<p>Unlawful Finance Lender Law Activity  (Financial Code Sections 22104 and 22714)</p>
<p>Solara360, LLC William Dorn Beattie  Blaine, Washington</p>	<p>Stipulation and Agreement to: (1) Desist and Refrain from Violation of the California Franchise Investment Law; and (2) Pay Administrative Penalties to the Commissioner  November 29, 2016</p>	<p>Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31111, 31114, 31406 and 31408)</p>
<p>Joseph N. Fahmy  Scarsdale, New York</p>	<p>Order Barring Joseph N. Fahmy from any Position of Employment, Management or Control of any Investment Adviser or Broker-Dealer  November 29, 2016</p>	<p>Unlawful Investment Adviser Activity  (Corporations Code Section 25232.1)</p>

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<p>SunTrust Mortgage, Inc.  Richmond, Virginia</p>	<p>Amended Accusation  Amended Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Settlement Agreement  November 30, 2016</p>	<p>Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50314, 50327, 50513(b) and 50321)</p>
<p>Ronald Odell Brokenbrough dba CIG Realty &amp; Loans Sacramento  Sacramento, California</p>	<p>Order Conditionally Granting Petition for Reinstatement  November 30, 2016</p>	<p>Unlawful Finance Lender Law Activity  (Government Code Section 11522)</p>