

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

**April-17**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
MLD Mortgage, Inc. dba The Money Store Mortgage Lending Direct  Florham Park, New Jersey	Settlement Agreement  April 4, 2017	Unlawful Residential Mortgage Lending Activity  ( Financial Code Sections 50513(b), 50002 and 50502)
Two Lakes Capital Advisors, LLC Robert Allen Berlacher  Chicago, Illinois	Statement of Issues in Support of Notice of Intention to Issue Orders: 1. Denying the Investment Adviser Application of Two Lakes Capital Advisors, LLC 2. Barring Robert Allen Berlacher from any Position of Employment, Management, or Control of any Investment Adviser or Broker-Dealer  April 5, 2017	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Buttonwood Tree Management, LLC Costa Mesa, California</p>	<p>Statement in Support of Order 1) Imposing Administrative Penalties and 2) Restitution</p> <p>Statement in Support of Order to Discontinue Violations and Commissioner's Intent to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>April 7, 2017</p>	<p>Unlawful Investment Adviser Activity</p> <p>(Corporations Code Sections 25252, 25254, 25249 and 25251)</p>
<p>Robert Turner Brentwood, California</p>	<p>Statement of Issues in Support of Denial of Mortgage Loan Originator Application</p> <p>April 7, 2017</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141 and 50327)</p>
<p>William Richard Hogarty Pleasanton, California Livermore, California</p>	<p>Statement of Issues in Support of Denial of Mortgage Loan Originator Application</p> <p>April 7, 2017</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Sections 50141 and 50327)</p>

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
United Shore Financial Services, LLC  Birmingham, Michigan	Consent Order  April 10, 2017	Unlawful Residential Mortgage Lending and Finance Lenders Law Activity and Mortgage Loan Originator License  (Financial Code Sections 50321, 50504, 50513, 50204 (e) and (o) and 50326)
Joshua Serrano  Corona, California	Statement of Issues in Support of Denial of Mortgage Loan Originator Application  April 11, 2017	Mortgage Loan Originator License  (Financial Code Section 50141)
D. Stephens Management and Consulting, L.L.C. Derrick Stephens Olena Korneevets aka Lola Korneevets  Los Angeles, California Little Rock, Arkansas El Segundo, California	Final Order Levying Administrative Penalties  April 11, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Section 25252)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Vitek Real Estate Industries Group, Inc.  Sacramento, California	Accusation in Support of Notice of Intention to Issue Orders Suspending License and Imposing Penalties  April 17, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50701, 50204(i) and 50513(b))
GMH Mortgage Services LLC dba BestRateUSA  Conshohocken, Pennsylvania	Settlement Agreement  April 18, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002 and 50513(b))
Sweethoney Dessert, Inc.  Oakland, California	Consent Order: (1) Desist and Refrain from Violation of the Franchise Investment Law (2) Pay Administrative Penalties (3) File a Notice of Violation  April 19, 2017	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31303 and 31406)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Cantor Real Estate Finance Lending, LLC  New York, New York	Order Granting Petition for Reinstatement and Reinstating License  April 20, 2017	Unlawful Finance Lenders Law Activity  (Government Code Section 11522)
9 to 5 Properties, LLC Patrick Andrew McGlynn  Elk Grove, California	Desist and Refrain Order  April 25, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Section 22100)
You Move Me LLC  Vancouver, B.C., Canada	Desist and Refrain Order  Consent Order  April 27, 2017	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31110, 31200 and 31201)
GDP Investments, Inc. George Demetri Pappadopoulos  Sacramento, California	Desist and Refrain Order  April 27, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Joseph Francis Diez dba Alii Consulting  San Francisco, California	Final Order Levying Administrative Penalties  April 27, 2017	Unlawful Investment Adviser Activity  (Corporations Code Section 25252)
Guarantee Federal Title  Oklahoma City, Oklahoma	Desist and Refrain Order  April 27, 2017	Unlawful Escrow Law Activity  (Financial Code Sections 17200 and 17403)