

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
May-17**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Elltee Financial, Inc. dba Cash Place Canoga Park, California	Desist and Refrain Order May 2, 2017	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Section 23024)
Realty Finance Operating Partnership, L.P. New York, New York	Citation Order Rescinding Order Summarily Revoking California Lenders License May 3, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
South Bay Escrow Co. Manhattan Beach, California Torrance, California	Accusation to Revoke Escrow License May 4, 2017	Unlawful Escrow Law Activity (Financial Code Sections 17406, 17600 and 17602.5)

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Amefirst Financial, Inc. Mesa, Arizona	Accusation May 4, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50513(b) and 50002(a))
Edward Adam aka Edward F. Adam aka Edward Etuati Adam aka Ed Adam Ed Adam Investments, L.L.C. Ed Adam Investments and Stock Trades San Mateo, California Garden Grove, California	Desist and Refrain Order May 4, 2017	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Guy Hong Hwang dba Check In Cash Out Sunnyvale, California	Accusation to Revoke California Deferred Deposit Transaction Law License Order to Desist and Refrain Including Forfeiture of All Charges and Fees May 4, 2017	Unlawful Deferred Deposit Transaction Law Activity (Financial Code Sections 23052, 23050 and 23062)

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<p>Teresa M. Jackson aka Teresa Jackson Marta Oil and Gas Corporation dba MOGC, LLC dba LVOG I-III LLC</p> <p>Carson City, Nevada Dana Point, California Wilmington, Delaware</p>	<p>Desist and Refrain Order</p> <p>May 4, 2017</p>	<p>Unlawful Offer and Sale of Securities</p> <p>(Corporations Code Section 25401)</p>
<p>Bibby Financial Services (CA), Inc.</p> <p>Westlake Village, California</p>	<p>Citation</p> <p>Order Rescinding Order Summarily Revoking California Lenders License</p> <p>May 8, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22707.5 and 22715)</p>
<p>Columbus Capital Lending, LLC</p> <p>Miami, Florida</p>	<p>Citations</p> <p>Orders Rescinding Order Summarily Revoking California Lenders License</p> <p>May 9, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22707.5 and 22715)</p>

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<p>ATNcare Franchising, LLC dba Go Telecare</p> <p>West Redding, Connecticut</p>	<p>Citation Including:</p> <ol style="list-style-type: none"> 1. Desist and Refrain Order 2. Assessment of Administrative Penalties 3. Claim for Ancillary Relief and Costs <p>Stop Order Denying Effectiveness of Franchise Registration Application</p> <p>May 10, 2017</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31115(a), 31110, 31200, 31406, 31408 and 31408(b))</p>
<p>Southern Cascades Finance Corporation</p> <p>Medford, Oregon</p>	<p>Citation</p> <p>Order Rescinding Order Summarily Revoking California Lenders License</p> <p>May 11, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22707.5 and 22715)</p>

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William MacNamara Scott Peters Thomas Fencil Chris McLaughlin Wisper Ventures, LLC Wisper Ventures Leasing, LLC Prescott, Arizona Scottsdale, Arizona	Desist and Refrain Order May 12, 2017	Unlawful Finance Lenders Law Activity (Financial Code Section 22100)
Quality Resorts of America, Inc. Robert M. Brindle Trinidad, California	Desist and Refrain Order May 12, 2017	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
Warren Marshall Stein Owings Mills, Maryland	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator License May 12, 2017	Mortgage Loan Originator License (Financial Code Section 50141)

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Golden Rate Services LLC Carmichael, California	Citation Order Rescinding Order Summarily Revoking California Lenders License May 15, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Environmental Resource Group, LLC, USA aka Environmental Resource Group aka ERG Darrell L. Joseph Cheyenne, Wyoming Laguna Hills, California	Desist and Refrain Order May 15, 2017	Unlawful Offer and Sale of Securities (Corporations Code Section 25401)
MMW Holdings, LLC Gulf Breeze, Florida	Citation Order Rescinding Order Summarily Revoking California Lenders License May 15, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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James Alexander Seibert Roseville, California	Accusation in Support of Notice of Intention to Issue Order Revoking Mortgage Loan Originator License of James Alexander Seibert May 15, 2017	Mortgage Loan Originator License (Financial Code Sections 50513 and 50141)
Rodger Philip Doyle Innova Lending LLC Reno, Nevada	Accusation in Support of Notice of Intent to Bar Rodger Philip Doyle from any Employment, Management or Control of any Finance Lender, Broker, or Mortgage Loan Originator Statement of Issues in Support of Notice of Intent to Deny California Finance Broker License Application of Innova Lending LLC May 16, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22169 and 22109)
HighTechLending Inc. Irvine, California	Accusation May 16, 2017	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50002 and 50513(b))

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George Charles Cody Price La Jolla, California	Desist and Refrain Order May 16, 2017	Unlawful Investment Adviser Activity (Corporations Code Section 25230)
CPPIB Credit Investments III Inc. Toronto, Ontario Canada	Citation Order Rescinding Order Summarily Revoking California Lenders License May 16, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Ralph Massetti Will Shakesheff BikeCaffe Franchising, Inc. dba BikeCaffe Franchising, L.L.C. dba www.bikecaffe.com dba BikeCaffe/Marley Franchise dba BikeCaffe/Marley Coffee dba The Franchise Builders dba BikeCaffe Broomfield, Colorado Englewood, Colorado Boulder, Colorado	Settlement Agreement May 18, 2017	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31200, 31123, 31203 and 31201)

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<p>Jinesh Talsania Pomona, California</p>	<p>Citation Orders Rescinding Order Summarily Revoking California Lenders License May 23, 2017</p>	<p>Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)</p>
<p>Steve S. Stengell Scott A. Harris Bob Cueto Timothy R. Brady Joseph M. Turner Dirk Olsen Heather Age Bill Moore Allied Energy, Inc. dba Allied Energy Allied Syndications, Inc. dba Allied Energy, Inc. Grimes County #4, a Kentucky General Partnership Fort Lauderdale, Florida Bowling Green, Kentucky</p>	<p>Desist and Refrain Order 1) Statement in Support of Order Levying Administrative Penalties 2) Claim for Ancillary Relief May 23, 2017</p>	<p>Unlawful Offer and Sale of Securities (Corporations Code Sections 25401, 25252 and 25254)</p>

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Joseph P. Guinan Power of the Prayers, LLC Albuquerque, New Mexico	Desist and Refrain Order Statement in Support of Order Levying Administrative Penalties May 23, 2017	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25401 and 25252)
University Islamic Financial Corporation Ann Arbor, Michigan	Citation Orders Rescinding Order Summarily Revoking California Lenders License May 23, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Electronic Processing NW, LLC Dundee, Oregon	Citation Order Rescinding Order Summarily Revoking California Lenders License May 23, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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Selecto Tax, Inc. Pomona, California	Citation Orders Rescinding Order Summarily Revoking California Lenders License May 24, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Obsidian Financial Services, Inc. Melbourne, Florida	Citation Order Rescinding Order Summarily Revoking California Lenders License May 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Partners Capital Group, Inc. Santa Ana, California	Citation Order Rescinding Order Summarily Revoking California Lenders License May 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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Ritchie Bros. Financial Services Ltd. Burnaby, British Columbia	Citation Order Rescinding Order Summarily Revoking California Lenders License May 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Grande Homes, Inc. San Diego, California	Citation Orders Rescinding Order Summarily Revoking California Lenders License May 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)
Paragon Mortgage Services, Inc. Denver, Colorado	Citation Order Rescinding Order Summarily Revoking California Lenders License May 25, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)

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<p>Money 360, Inc. Ladera Ranch, California</p>	<p>Citation Order Rescinding Order Summarily Revoking California Lenders License May 25, 2017</p>	<p>Unlawful Finance Lenders Law Activity (Financial Code Sections 22707.5 and 22715)</p>
<p>iFreedom Direct Corporation Salt Lake City, Utah</p>	<p>Accusation in Support of Notice of Intention to Issue Order Suspending License and Imposing Penalties Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations May 26, 2017</p>	<p>Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50204(i) and (o), 50307, 50327(a)(1) and (2), 50513(b) and 50321)</p>

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Troy W. Berkley Fountain Valley, California	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator License May 26, 2017	Mortgage Loan Originator License (Financial Code Section 50141)
Travis Van Brooks Charlotte, North Carolina	Statement of Issues in Support of Order Denying Application for Mortgage Loan Originator Application May 30, 2017	Mortgage Loan Originator License (Financial Code Section 50141)
Quinton Berry Financial Services Enterprises dba Pioneer Capital Irvine, California	Accusation Statement of Issues in Support of Order Denying Finance Lender and Broker License Application May 30, 2017	Unlawful Finance Lenders Law Activity (Financial Code Sections 22161(a) and (b), 22100(a) and 22109)