

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
November 2017**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
PHH Mortgage Corporation  Mount Laurel, New Jersey	Settlement Agreement and Consent Order  November 1, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50302, 50314 and 50326)
Howard Mark Gerber  Concord, California	Statement of Issues in Support of Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application  November 1, 2017	Mortgage Loan Originator License  (Financial Code Sections 22712, 50513, 22109.1 and 50141)
Mortgage Lenders of America, LLC  Overland Park, Kansas	Consent Order  November 1, 2017	Residential Mortgage Lending Activity  (Financial Code Sections 50002(a), 50202, title 10 § 1950.314.1, 50204(e) and (o) 50321, 50504, 50513 and 50326)

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Daniel Esquivel Oxnard, California	Desist and Refrain Order November 2, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50002(d))
Ilease Works, LLC Darwin, Minnesota	Consent Order November 2, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Sections 22171, 22712, 22713(c) and 22718)
Greater Orange County Escrow Corporation Tustin, California	Settlement Agreement  Order to Discontinue Violation November 3, 2017	Unlawful Escrow Law Activity  (Financial Code Sections 17602, 17608, 17210 and 17210(a))
Jeremy John Asbra Advanced Financial Concepts, Inc. AFC Holdings, LLC Beacon Associates, Inc.  Corona, California	Desist and Refrain Order November 3, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

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<p>Carol Ann Pederson Long Beach, California</p>	<p>Desist and Refrain Order November 3, 2017</p>	<p>Unlawful Offer and Sale of Securities and Broker-Dealer Activity  (Corporations Code Sections 25210 and 25401)</p>
<p>Jonathan Joseph Solek Temecula, California</p>	<p>Accusation in Support of Order Revoking Mortgage Loan Originator License of Jonathan Joseph Solek November 6, 2017</p>	<p>Mortgage Loan Originator License  (Financial Code Section 50513)</p>
<p>Simple Cash Loans, Inc. dba Montana Capital Title Loans North Hollywood, California</p>	<p>Accusation/Statement of Issues November 6, 2017</p>	<p>Unlawful Finance Lenders Law Activity  (Financial Code Sections 22714 and 22109)</p>
<p>Main International Group Corporation Santa Ana, California</p>	<p>Desist and Refrain Order Consent Order November 7, 2017</p>	<p>Unlawful Finance Lenders Law Activity  (Financial Code Sections 22159 and 22712)</p>

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<p>La Kaffa International Co., Ltd. dba Chatime USA, LLC</p> <p>Zhubei City, Hsinchu County, Taiwan</p>	<p>Consent Order to:</p> <p>(1) Desist and Refrain from Violations of the Franchise Investment Law;</p> <p>(2) Pay Administrative Penalties;</p> <p>(3) File Notices of Violation; and</p> <p>(4) Ancillary Relief</p> <p>November 7, 2017</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31303, 31304, 31402, 31406 and 31408)</p>
<p>Kevin Patrick O'Connell Town &amp; Country Lendare, LLC</p> <p>Newport Beach, California</p>	<p>Settlement Agreement</p> <p>Order Denying the Finance Lender License Application of Town &amp; Country Lendare, LLC</p> <p>Order Suspending Kevin Patrick O'Connell from any Position of Employment, Management, or Control of any Finance Lender, Broker, or Mortgage Loan Originator</p> <p>November 7, 2017</p>	<p>Unlawful Finance Lenders Law Activity</p> <p>(Financial Code Sections 22109 and 22169(a)(2))</p>

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FOR Franchising LLC dba Window Genie Richard Nonelle  Cincinnati, Ohio	Consent Order  November 14, 2017	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31406, 31408 and 31156)
iFreedom Direct Corporation  Salt Lake City, Utah	Settlement Agreement  November 14, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50204(o))
Juan R. Villanueva Rosario Nunez  Downey, California	Accusation  November 14, 2017	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and 17423)
Wisper Ventures Leasing, LLC Wisper Ventures, LLC William MacNamara Scott Peters Thomas Fencl Chris McLaughlin  Prescott, Arizona Scottsdale, Arizona	Settlement Agreement  November 17, 2017	Unlawful Finance Lenders Law Activity  (Financial Code Section 22100)

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Vitek Real Estate Industries Group, Inc.  Rancho Cordova, California	Settlement Agreement  November 20, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50204(i), 50321 and 50701)
Express Cash Network, Inc.  La Verne, California Riverside, California	Desist and Refrain Order; Order Voiding Transactions; and Order Levying Administrative Penalties for Citations Issued  November 20, 2017	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Sections 23050, 23060 and 23058)
Bear Flag Escrow, Inc. formerly Mmrem Escrow, Inc.  Coppell, Texas	Accusation to Revoke Escrow Agent's License  November 20, 2017	Unlawful Escrow Law Activity  (Financial Code Section 17207(e)(1))
Skyline Financial Corp.  Calabasas, California	Amendment to Consent Order  November 21, 2017	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50321 and 50203(a)(1))

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<p>Nancy Tran</p> <p>Garden Grove, California</p>	<p>Order Denying Petition for Reinstatement</p> <p>November 21, 2017</p>	<p>Unlawful Escrow Law Activity</p> <p>(Government Code Section 11522)</p>
<p>Bret Michael Ackerman</p> <p>Anato Advisory Services, LLC</p> <p>Santa Monica, California</p>	<p>Accusation in Support of Notice of Intention to Issue Order Barring Bret Michael Ackerman from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser</p> <p>Statement of Issues in Support of Notice of Intention to Issue Order Denying the Investment Adviser Application of Anato Advisory Services, LLC</p> <p>November 22, 2017</p>	<p>Unlawful Investment Adviser Activities</p> <p>(Corporations Code Sections 25230, 25232.1 and 25232(d) and (e))</p>

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Untouchable Films, LLC Timothy Raymond-Presnel Chonacas  Beverly Hills, California West Hollywood, California	Desist and Refrain Order  November 27, 2017	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)