

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
April 2018**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
United Capital Title  Oklahoma City, Oklahoma	Desist and Refrain Order  April 3, 2018	Unlawful Escrow Law Activity  (Financial Code Sections 17200 and 17403)
Brent Wayne Barnes  El Dorado Hills, California	Consent Order  April 5, 2018	Unlawful Investment Adviser Activity  (Corporations Code Sections 25234, 25238 and title 10 § 260.234 and 260.238)
Karen J. Varley aka Karen Jannette Roady  Mesa, Arizona	Statement of Issues  April 6, 2018	Mortgage Loan Originator License  (Financial Code Sections 50141 and 50141(a)(3))

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Santander Consumer USA, Inc. dba's Helpingloans.com RoadLoans.com  Dallas, Texas	Consent Order  April 6, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22712(b), 22161(d) and (f) and 22717)
Kevin Virgil Lagorio  Stockton, California	Accusation in Support of Orders: (1) Revoking Investment Adviser Certificate of Kevin Virgil Lagorio (2) Barring Kevin Virgil Lagorio from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Advisor  April 6, 2018	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232 and 25232.1)

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<p>John Marinus Seckel Seckel Capital, LLC  Cherry Hill, New Jersey</p>	<p>Accusation to Bar John Marinus Seckel from any Position of Employment, Management or Control of any Finance Lender, Broker or Mortgage Loan Originator</p> <p>Accusation in Support of Order Revoking Residential Mortgage Lending License of Seckel Capital, LLC</p> <p>April 10, 2018</p>	<p>Unlawful California Financing Law and Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 22109.1(a)(3), 22169(a), 22169(a)(1), 50327, 50200, 50314, 50401, 50204 and 50317)</p>
<p>Pearl Escrow Corporation  Whittier, California</p>	<p>Accusation to Suspend Escrow Agent License</p> <p>Statement of Facts in Support of Order to Discontinue Violations</p> <p>Order to Discontinue Violations</p> <p>April 10, 2018</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17608 and 17602)</p>

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Greenstar Financials, Inc.  Hallandale, Florida	Desist and Refrain Order  April 11, 2018	Unlawful Broker-Dealer Activity  (Corporations Code Section 25210)
Total Mortgage Services, LLC  Milford, Connecticut	Settlement Agreement  April 11, 2018	Unlawful Residential Mortgage Lending and California Financing Law Activity  (Financial Code Sections 50321 and 50504)
Wesleyan Investment Foundation  Fishers, Indiana	Consent Order  April 11, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)

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Kevin Ray Dillard Palmdale, California	Statement of Issues in Support of Order Denying Mortgage Loan Originator License Application  April 13, 2018	Mortgage Loan Originator License  (Financial Code Sections 22109.1(a)(3), 50141, 22170(b) and title 10 § 1422.6.2(a)(c))
Birdseye Video Franchising, LLC Joshua Kneifel  Carmel, Indiana	Consent Order  April 13, 2018	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31110, 31406 and 31408)
Sean Roberts aka Sean R. Roberts  Irvine, California	Notice of Petition for Reinstatement  April 16, 2018	Unlawful California Financing Law Activity  (Government Code Section 11522)
Blackrock Equity Advisors, Inc. John Kevin Reech Bob Hamilton  Boca Raton, Florida	Desist and Refrain Order  April 17, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)

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Deadra Joiyon Williams I-Strategy, LLC I-Health and Wellness, LLC  West Sacramento, California	Desist and Refrain Order  April 20, 2018	Unlawful Offer and Sale of Securities and Investment Adviser Activity  (Corporations Code Sections 25110 and 25230)
Oasis Legal Finance, LLC  Rosemont, Illinois	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License  April 24, 2018	Unlawful California Financing Law Activity  (Government Code Section 11522)
Better Living Global Marketing Bidders Paradise <a href="http://www.blgm.hk">www.blgm.hk</a> Sergio Hernandez Cervantes Berenice Hernandez Murillo Primitivo "Tivo" Fuentes  Kowloon, Hong Kong Coachella, California Indio, California	Desist and Refrain Order  April 24, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Wilson Financial Group, Inc.  Carlsbad, California	Settlement Agreement  April 24, 2018	Unlawful California Financing Law Activity  (Financial Code Section 22715 and 22159)
Aleksandr Fedorovich Sushko Smarts Choice, LLC Smarts Choice Agency LLC Smart-s Choice  Citrus Heights, California Metairie, Louisiana	Desist and Refrain Order  April 24, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Strive Finance <a href="http://www.strivefinance.com">www.strivefinance.com</a> JDJ Consulting, LLC Jerry D. Blanks, Jr.  Newport Beach, California Costa Mesa, California Santa Ana, California	Desist and Refrain Order  April 24, 2018	Unlawful California Financing Law Activity  (Financial Code Section 22100)

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Covenant Escrow Services Corporation  Irvine, California Newport Beach, California	Order Revoking Escrow Agent's License  April 26, 2018	Unlawful Escrow Law Activity  (Financial Code Section 17608)
SLC1, LLC formerly doing business as Sweet Leaf Capital 1, LLC Sweet Leaf Capital Management, LLC  Denver, Colorado	Consent Order  April 26, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22713)
Luminor Financial Management, Inc.  Tustin, California	Desist and Refrain Order  April 26, 2018	Unlawful Check Sellers, Bill Payers and Proraters Law Activity  (Financial Code Section 12200)
US Cryotherapy Franchising  Davis, California	Consent Order  April 26, 2018	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 21200, 31201, 31125 and 31406)



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Crown Capital Lending  Valencia, California	Settlement Agreement  April 27, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22715)
Financial Solutions Group Trust John D. Black Chris Mancuso  Folsom, California	Desist and Refrain Order  April 27, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Spring EQ, LLC  Philadelphia, California	Settlement Agreement  April 27, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22715)
Wallwork Financial Corporation  Fargo, North Dakota	Consent Order  April 27, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22712 and 22713(c))