

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
1st Transactional Funder, LLC Jack Phillips Pruet  Evergreen, Colorado	Desist and Refrain Order  February 2, 2018	Unlawful California Financing Law Activity  (Financial Code Section 22100)
Directors Mortgage, Inc. dba USA Direct Funding  Lake Oswego, Oregon	Consent Order  February 2, 2018	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50204(o), 50321, 50504 and 50513)
Urban Fulfillment Services, LLC fka Provodis Mortgage, LLC  Highlands Ranch, Colorado	Consent Order  Order to Discontinue Violations  February 5, 2018	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50002, 50201(a) and 50321)

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Joseph P. Guinan Power of the Prayers, LLC  Albuquerque, New Mexico	Stipulation  February 5, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Stanski, Inc.  Chatsworth, California	Order Denying Application for California Financing Law License  February 7, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22100(a))
Tower Escrow, Inc.  Los Angeles, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  February 8, 2018	Unlawful Escrow Law Activity  (Financial Code Sections 17414, Title 10 § 1738, 1738.1 and 1738.2 and 17602)
Jack Easton  Las Vegas, Nevada	Settlement Agreement  February 9, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22107 and 22159)

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Lakeside Virtual Family Office, LLC Toluca Lake, California	Order Summarily Revoking Investment Adviser Certificate of Lakeside Virtual Family Office, LLC  February 13, 2018	Unlawful Investment Adviser Activity  (Corporations Code Section 25242)
Perl Mortgage, Inc.  Chicago, Illinois	Settlement Agreement  February 13, 2018	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50204(e) and 50321)
Fredrick Rice Deep Rock Ventures, Inc.  Thousand Oaks, California	Desist and Refrain Order  February 14, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Section 25130)
Smart Fitness, LLC Culley Wayne Davis <a href="http://getspinx.com">http://getspinx.com</a>  Draper, Utah	Desist and Refrain Order  February 14, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Section 25401)

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<p>Maxlend, LLC Los Angeles, California</p>	<p>Order Conditionally Granting Petition for Reinstatement February 14, 2018  Order Granting Petition for Reinstatement and Reinstating License February 28, 2018</p>	<p>Unlawful California Financing Law Activity  (Government Code Section 11522)</p>
<p>New Era Escrow, Inc. Manhattan Beach, California</p>	<p>Accusation in Support of Order to Suspend Escrow Agent License  Statement of Facts in Support of Order to Discontinue Violations  Order to Discontinue Violations February 20, 2018</p>	<p>Unlawful Escrow Law Activity  (Financial Code Sections 17602 and 17608)</p>

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Woodbridge Group of Companies, LLC WMF Management, LLC Woodbridge Structured Funding, LLC Woodbridge Pre-Settlement Funding LLC Woodbridge Mortgage Investment Fund 1, LLC Woodbridge Mortgage Investment Fund 2, LLC Woodbridge Mortgage Investment Fund 3, LLC Woodbridge Mortgage Investment Fund 3A, LLC Woodbridge Mortgage Investment Fund 4, LLC Woodbridge Commercial Bridge Loan Fund 1, LLC Woodbridge Commercial Bridge Loan Fund 2, LLC Robert H. Shapiro  Sherman Oaks, California	Consent Order  February 21, 2018	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Buttonwood Tree Management, LLC  Costa Mesa, California	Settlement Agreement  February 26, 2018	Unlawful Investment Adviser Activity  (Corporations Code Section 25249)

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<p>Venta Financial Group, Inc. dba Alterra Home Loans</p> <p>Las Vegas, Nevada</p>	<p>Accusation</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final</p> <p>Order to Discontinue Violations</p> <p>February 26, 2018</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50204(o), 50321 and 50513(b))</p>
<p>Dedicated Sound and Audio, Inc. Steve Ventre Choice Equity Eric Lovy fka Eric Beltran</p> <p>Lake Forest, California Beverly Hills, California Cheyenne, Wyoming Fountain Valley, California</p>	<p>Desist and Refrain Order</p> <p>February 26, 2018</p>	<p>Unlawful Offer and Sale of Securities and Broker-Dealer Activity</p> <p>(Corporations Code Sections 25110, 25210 and 25401)</p>

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Harry Basson  Los Angeles, California	Accusation  February 27, 2018	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50141, 50144, 50316, 50327 and 50513)
Bowl of Heaven Franchise Group, LLC dba Bowl of Heaven  Rancho Santa Margarita, California Coto de Caza, California	Consent Order  February 28, 2018	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31200, 31201 and 31406)
Pravati Capital, LLC Pravati Investment Fund 1, LLC  Scottsdale, Arizona	Consent Order  February 28, 2018	Unlawful California Financing Law Activity  (Financial Code Sections 22100 and 22107)
Suzanne R. Ewen  Torrance, California	Accusation in Support of Order Barring Suzanne R. Ewen from Employment, Management or Control of any Escrow Agent  February 28, 2018	Unlawful Escrow Law Activity  (Financial Code Sections 17414 and 17423)