

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
January 2019**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Alameda Mortgage Corporation dba JVM Lending Melco Legacy Loans Onward Mortgage Pacific Bay Mortgage Truelend Walnut Creek, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations January 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50321)
Sun American Mortgage Company Mesa, Arizona	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations January 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Section 50321)
Skyline Financial Corp. Calabasas, California	Consent Order January 3, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50204(o))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Vanderbilt Commercial Lending, Inc. Coming, California	Accusation January 4, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Superior Financial, LLC Westminster, California	Accusation January 4, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Synergy Financial Partners, LLC Chatsworth, California	Accusation January 4, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Vissor Enterprises LLC Boston, Massachusetts	Accusation January 4, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b), 22715(d) and 22714(a))
Hacienda Escrow Corporation Ronald Bryan Forno Ontario, California	Accusation January 7, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17400, 17414(a)(1), 17608, 17423 and title 10 § 1738, 1738.1 and 1738.2)
Ridgegate Escrow, Inc. Calabasas, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations January 10, 2019	Unlawful Escrow Law Activity (Financial Code Section 17602)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Slapfish Franchise, LLC Fountain Valley, California	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties January 7, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Section 31406)
Mortgage Capital Associates, Inc. dba 100PERCENTLOAN.COM Bluestone Capital Services MCA Trusted Lenders USA Mortgage Capital Los Angeles, California	Accusation in Support of Revocation of California Residential Mortgage Lender License January 8, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50302, 50314(b), 50326, 50327(a) and 50311)
Hedgeport Associates LLC Los Angeles, California	Order Summarily Revoking Investment Adviser Certificate January 8, 2019	Unlawful Investment Adviser Activity (Corporations Code Section 25242)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Prime Source Mortgage, Inc. Murrieta, California	Accusation January 9, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50200(d), 50401(a), 50326 50401(d) and 50327(a))
DHI Mortgage Company, Ltd., L.P. Austin, Texas	Accusation Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final Order to Discontinue Violations January 9, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50327, 50513(b), 50204(o), and 50321)
Jacquelyn N. Selditch Covina, California	Accusation in Support of Order Barring Jacquelyn N. Selditch from any Position of Employment, Management or Control of any Escrow Agent January 10, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17414, 17702, title 10 § 1738 and 1738.2 and 17423)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Isramex-Development Group, Inc. Commerce, California	Notice of Petition for Reinstatement January 10, 2019	Unlawful California Financing Law Activity (Government Code Section 11522)
Classic Rock Coffee Co. Franchising LLC Springfield, Missouri	Citation Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Claim for Ancillary Relief January 10, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31303, 31304, 31406 and 31408)
Michael Starr dba Stellar Financial Planning Fremont, California	Consent Order January 14, 2019	Unlawful Investment Adviser Activity (Corporations Code Sections 25250, 25249, 25235 and 25252)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Builders Disbursements, Inc. Glendale, California	Accusation to Issue Orders: (1) Suspending Escrow Agent's License; and (2) Imposing Penalties January 15, 2019	Unlawful Escrow Law Activity (Financial Code Sections 17608 and 17408)
Amada Franchise, Inc. San Clemente, California Laguna Woods, California	Consent Order January 16, 2019	Unlawful Franchise Investment Law Activity (Corporations Code Sections 31123, 31200 and 31406)
David Lee Hardin, Jr. Santa Ana, California	Accusation in Support of Notice of Intent to Bar David Lee Hardin, Jr. from Employment, Management, or Control of any Finance Lender, Broker, Mortgage Loan Originator, or Program Administrator January 16, 2019	Unlawful California Financing Law Activity (Financial Code Section 22169)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Premier Business Lending Chris Wilcox El Dorado Hills, California	Desist and Refrain Order January 22, 2019	Unlawful California Financing Law Activity (Financial Code Section 22100)
California Check Cashing Stores, LLC Dublin, Ohio	Consent Order and Order to Desist and Refrain January 22, 2019	Unlawful California Financing Law and California Deferred Deposit Transaction Law Activity (Financial Code Sections 22712, 22161, 22303, 22304, 22305, 22337(c), 23050, 23001(a), 23024, 23036(c) and (f), and 23037(a))
Russell William Burgin London, Kentucky	Order Denying Application for Mortgage Loan Originator License January 23, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 22109.1)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Austin Tyler Lee Collingswood, New Jersey	Order Denying Mortgage Loan Originator License Application January 25, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141(a)(2)(A))
Virtua Funding, LLC Sandy, Utah	Accusation January 29, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b) and 22715(d))
Sadnara Corporation Santa Ana, California	Accusation January 29, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22159, 22715(b) and 22715(d))
Cash Central of California, LLC Dublin, Ohio	Desist and Refrain Order January 29, 2019	Unlawful California Financing Law Activity (Financial Code Sections title 10 § 1451(c))

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Luca Silverio Spigno Encinitas, California	Order Revoking Mortgage Loan Originator License January 29, 2019	Non-Issuance of Mortgage Loan Originator License (Financial Code Sections 22109.1 and 22712)
Tulare County Escrow Co. Visalia, California	Consent Order January 30, 2019	Unlawful Escrow Law Activity (Financial Code Section 17600)
Gateway Mortgage Group, LLC Jenkins, Oklahoma	Settlement Agreement January 30, 2019	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321 and 50504)
Avant of California, LLC Chicago, Illinois	Consent Order January 31, 2019	Unlawful California Financing Law Activity (Financial Code Sections 22712, 22100 and title 10 § 1451(c))