

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

**July-16**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
40 Day Fruit Fast, LLC Antoine Derbergerac Duquesnay <a href="http://www.40dayfruitfast.com">www.40dayfruitfast.com</a> Clayton, Delaware	Desist and Refrain Order  July 1, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Velocity Escrow, Inc.  Irvine, California	Order Terminating Conservatorship  Order Appointing Azucena Manolo As Conservator  July 1, 2016	Unlawful Escrow Law Activity  (Financial Code Section 17630)
Vic Harboyan  Glendale, California	Statement of Issues in Support of Denial of Mortgage Loan Originator License Application  July 5, 2016	Mortgage Loan Originator License  (Financial Code Section 50141)

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Amerifirst Financial, Inc.  Mesa, Arizona	Citation  July 5, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50302 and 50314)
ClickN Kids, Inc. Arwyn Carabet Alan Scalone  Carson City, Nevada Agoura Hills, California	Desist and Refrain Order  July 5, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Shoreh Bagbeh Blue View Corporation Loan Servicing Group, LLC dba LSG Loan Center KHF Lending, LLC  La Jolla, California	Desist and Refrain Order  July 6, 2016	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50002)

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Beryl Capital Management, LLC David Alexander Witkin  Redondo Beach, California	Desist and Refrain Order  Stipulation  July 12, 2016	Unlawful Investment Adviser Activity  (Corporations Code Section 25230)
Paulette Maureen Dystant  Irvine, California	Stipulation  July 12, 2016	Mortgage Loan Originator License  (Financial Code Sections 22109.1, 22172 and 22705.1(a))
Diana Irene Dibble  Woodland Hills, California	Stipulation  July 14, 2016	Mortgage Loan Originator License  (Financial Code Sections 22172, 50316(a) and title 10 § 1950.122.9)

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Robin Crest Fritz Kramer  Woodside, California Hettlingen, Switzerland	Desist and Refrain Order  July 14, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
BondIt LLC LQDT Holdings LLC  Santa Monica, California	Desist and Refrain Order  Stipulation  July 15, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Sections 22100 and 22712)
JD Escrow, Inc.  Fountain Valley, California	Order to Discontinue Escrow Activities  Order Imposing Penalties  July 18, 2016  Order Setting Aside Order to Discontinue Escrow Activities  July 28, 2016	Unlawful Escrow Law Activity  (Financial Code Sections 17408 and 17415)

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Mckenzie-Black Investments, LLC Homer Lynn Mckenzie  Los Angeles, California	Desist and Refrain Order  July 18, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Palm Beach Park Association  San Clemente, California	Consent Order  July 19, 2016	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110, 25113, 25102(a)(1) and 25121)
OneClick Cleaners, Inc. dba OneClick Cleaners  Brooklyn, New York	Citation Including: (1) Desist and Refrain Order (2) Assessment of Administrative Penalties (3) Claim for Ancillary Relief and Costs  July 20, 2016	Unlawful Franchise Investment Law Activity  (Corporations Code Sections 31402, 31406 and 31408)

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South Bay Escrow Co.  Manhattan Beach, California	(1) Accusation; and (2) Order Imposing Penalties  July 21, 2016	Unlawful Escrow Law Activity  (Financial Code Section 17408)
Oil Options Hotline, LLC Oil & Energy Investment Report Inc. Penny Mining Speculator, Inc. Currency Options Hotline, Inc. Gold Options Hotline, Inc. Robert W. Czeschin Alper Basoglu Chuck de Castro  San Francisco, California	Desist and Refrain Order  July 21, 2016	Unlawful Investment Adviser Activity  (Corporations Code Section 25230)
Commercial Real Estate Lender, Inc. John Brown <a href="http://www.CRELender.com">www.CRELender.com</a>  Los Angeles, California	Desist and Refrain Order  July 22, 2016	Unlawful California Finance Lender Law Activity  (Financial Code Section 22100)

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ABKO 247, Inc. dba Cash Plus #208  El Monte, California	Desist and Refrain Order; and Citations  July 21, 2016	Unlawful California Deferred Deposit Transaction Law Activity  (Financial Code Sections 23050 and 23058)
Mmrem Escrow, Inc.  Culver City, California	Consent Order  July 27, 2016	Unlawful Escrow Law Activity  (Financial Code Sections 17408, 17408(b), 17602.5 and 17608)