

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
June-16**

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
RMR Financial, LLC Los Gatos, California	Order to Discontinue Violations Settlement Agreement June 1, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50321, 50202 and title 10 § 1950.314.1 and 1950.314.6)
Daniel Nicolau Newport Beach, California	Order Denying Mortgage Loan Originator License June 2, 2016	Non-Issuance of Mortgage Loan Originator License (Financial Code Section 50141)
MLD Mortgage, Inc. dba The Money Store Mortgage Lending Direct Florham Park, New Jersey	Accusation June 3, 2016	Unlawful Residential Mortgage Lending Activity (Financial Code Sections 50513(b), 50002 and 50502)

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<p>Media360 Franchising, LLC Reid S. Johnson Scottsdale, Arizona</p>	<p>Citations Including: (1) Desist and Refrain Order; (2) Assessment of Administrative Penalties; and (3) Attorney's Fees</p> <p>Statement in Support of Stop Order Denying Effectiveness of Franchise Renewal Registration</p> <p>Stop Order Denying Effectiveness of Franchise Renewal Registration</p> <p>June 8, 2016</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31123, 31200, 31406, 31408, 31117 and 31115(a)(b))</p>
<p>Joy Escrow, Inc. Buena Park, California</p>	<p>Accusation to Revoke Escrow Agent's License</p> <p>June 9, 2016</p>	<p>Unlawful Escrow Law Activity</p> <p>(Financial Code Sections 17600 and 17602.5)</p>

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Pillar Multifamily, LLC New York, New York	Notice of Petition for Reinstatement June 10, 2016 Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lenders License June 21, 2016	Unlawful California Finance Lender Law Activity (Government Code Section 11522)
Executive Escrow Company Loyann Loufay Richards Damon Leroy Kuntz San Clemente, California	Settlement Agreement Order Suspending Damon Leroy Kuntz from any Position of Employment, Management, or Control of any Escrow Agent Order Suspending Loyann Loufay Richards from any Position of Employment, Management, or Control of any Escrow Agent June 14, 2016	Unlawful Escrow Law Activity (Financial Code Section 17423)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Octavio Aguirre Capacete</p> <p>Irvine, California</p>	<p>Settlement Agreement</p> <p>June 20, 2016</p>	<p>Mortgage Loan Originator License</p> <p>(Financial Code Section 50513)</p>
<p>Amada Franchise, Inc.</p> <p>Jared Glenn Turner</p> <p>San Clemente, California</p>	<p>Citations Including:</p> <p>(1) Desist and Refrain Order;</p> <p>(2) Assessment of Administrative Penalties; and</p> <p>(3) Claim for Ancillary Relief and Costs</p> <p>Statement in Support of Stop Order Denying Effectiveness of Franchise Renewal Registration Application</p> <p>Stop Order Denying Effectiveness of Franchise Renewal Registration Application</p> <p>June 21, 2016</p>	<p>Unlawful Franchise Investment Law Activity</p> <p>(Corporations Code Sections 31123, 31200, 31406, 31408, 31115 and 31117)</p>

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Best Valley Loans, Inc. Indio, California Cathedral City, California	Desist and Refrain Order June 22, 2016	Unlawful California Finance Lender Law Activity (Financial Code Section 22712)
Gregory Daniel Behrmann dba Golden Gate Mortgage Petaluma, California Tracy, California	Statement of Issues in Support of Denial of California Finance Lenders License June 22, 2016	Unlawful California Finance Lender Law Activity (Financial Code Section 22109(a))
D. Stephens Management and Consulting, L.L.C. Derrick Stephens Olena Korneevets aka Lola Korneevets Los Angeles, California Little Rock, Arkansas	Desist and Refrain Order and Order for Ancillary Relief Statement in Support of Order Levying Administrative Penalties June 22, 2016	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110, 25401 and 25252)

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Pillar Wealth Management, LLC Walnut Creek, California	(1) Statement in Support of Order Levying Administrative Penalties (2) Desist and Refrain Order June 30, 2016	Unlawful Investment Adviser Activity (Corporations Code Section 25230.1)
Marc Scott Sarner Beacon Financial Advisory Services, Inc. Murrieta, California	Stipulation to Finality of: (1) Order Barring Marc Scott Sarner from any Position of Employment, Management or Control of any Investment Adviser, Broker- Dealer or Commodity Adviser (2) Desist and Refrain Order Order Barring Marc Scott Sarner from any Position of Employment, Management or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser June 30, 2016	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1 and 25401)

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Jack Walker Bellingham dba Bellingham Investment Management Milton, New York San Francisco, California	Consent Order (1) Requiring Disgorgement of Excess Fees and (2) Accepting Surrender of Investment Adviser Certificate June 30, 2016	Unlawful Investment Adviser Activity (Corporations Code Sections 25235, 25238, 25532 and 25242(a))