

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

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Ruedy & Stites Advertising Company  Denver, Colorado	Settlement Agreement  May 1, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
AEM Loan Corporation  Milpitas, California	Settlement Agreement  May 1, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Cambridge Lending Group, Inc.  Deerfield, Illinois	Settlement Agreement  May 1, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Paramount Residential Mortgage Group, Inc.  Corona, California	Statement of Facts in Support of Order to Discontinue Violations and Notice of Intent to Make Order Final  Order to Discontinue Violations  May 1, 2019	Unlawful California Financing Law And Residential Mortgage Lending Activity  (Financial Code Section 50321)
RCO AG Credit, Inc.  Fresno, California	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Lease Corporation of America  Troy, Michigan	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Assured Capital Funding Inc.  Shelby Township, Michigan	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Direct Mortgage Investors, Inc.  Oak Lawn, Illinois	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Globe Mortgage, Inc.  Plantation, Florida	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
M Squared Financial LLC  Prairie Village, Kansas	Settlement Agreement  May 3, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Gooi Mortgage, Inc.  Des Moines, Iowa	Order Denying California Residential Mortgage Lender License  May 3, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50327)

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Real Estate Heaven Mortgage Corp.  Pasadena, California	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
ARC Lab Opportunities Fund I, L.P.  San Francisco, California	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Stephanie Ann Jordan  Tustin, California	Accusation in Support of Order Barring Stephanie Ann Jordan from any Position of Employment, Management, and Control of any Escrow Agent  May 7, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17414(a)(1) and (a)(2), and title 10 § 1738)
NTMR Holdings Inc.  Cerritos, California	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Stonegate Asset Company II, LLC  Chicago, Illinois	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Encina Equipment Finance, LLC  Westport, Connecticut	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Encina Equipment Finance SPV, LLC  Westport, Connecticut	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Lighthouse Capital Partners VI, L.P.  Menlo Park, California	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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RCD Capital LLC  Artesia, California	Settlement Agreement  May 7, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
All American Lending, Inc.  Newport Beach, California	Settlement Agreement  May 8, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
US Mortgage Lenders LLC  Hollywood, Florida	Settlement Agreement  May 8, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Acceptance Capital Mortgage Corporation  Spokane, Washington	Order Revoking Lender License  May 9, 2019	Unlawful Residential Mortgage Lending and California Financing Law Activity  (Financial Code Sections 50327 and 22714)

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speedescrow.com  Phoenix, Arizona Panama City, Panama	Desist and Refrain Order  May 9, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17200, 17210.2 and 17403)
Cassandra Kay Roman  Cleveland, Ohio	Order Denying Mortgage Loan Originator License Application  May 9, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Tricolor California Auto Group, LLC  El Monte, California	Settlement Agreement  May 9, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Erdsieck Financial Corporation  Anaheim, California	Settlement Agreement  May 9, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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LenderEDGE, LLC  Newport Beach, California	Settlement Agreement  May 9, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22109(a)(1) and (a)(3), 22712, 22100(a), 23050 and 23005(a))
Raquel Lynn Bauer  Riverside, California	Order Denying Petition for Reinstatement  May 9, 2019	Unlawful Escrow Law Activity  (Government Code Section 11522)
Trident Fund 1, LLC  San Jose, California	Settlement Agreement  May 9, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Runway Growth Credit Fund Inc.  Chicago, Illinois	Settlement Agreement  May 9, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)



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Agriholding, Inc.  Visalia, California	Settlement Agreement  May 10, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Hummingbird Funding Services  Sacramento, California	Settlement Agreement  May 10, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Pacfunding Group, LLC  San Diego, California	Settlement Agreement  May 10, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
C&R Mortgage Corporation  Niles, Illinois	Settlement Agreement  May 13, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Manufactured Home.Loan, Inc.  Irvine, California	Settlement Agreement  May 13, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
MoneyOne, Inc.  Sacramento, California	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
White Oak Commercial Finance (California), LLC  Los Angeles, California	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Pavan Kumar Reddy Gunna  Santa Clara, California	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Kensington Financial Associates, Inc.  Aventura, Florida	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Western Capital Mortgage Inc.  Chula Vista, California	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Summerlin Financial Inc.  Havasu City, Arizona	Settlement Agreement  May 15, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Tina Thuy Nguyen  Sacramento, California	Settlement Agreement  May 16, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Pacific Capital Leasing Corporation  Encino, California	Settlement Agreement  May 16, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Skylark Capital Management, LLC  West Hollywood, California	Settlement Agreement  May 16, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Ashish Shah  Salinas, California	Settlement Agreement  May 17, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Key Bridge Capital, Inc.  Beverly Hills, California	Settlement Agreement  May 20, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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CoastalStates Mortgage, Inc.  Hilton Head, South Carolina	Accusation to Revoke Residential Mortgage Lending License  May 20, 2019	Unlawful Residential Mortgage Lending Law Activity  (Financial Code Section 50327(a)(1))
Inland Empire Escrow, Inc.  Chino, California	Consent Order  May 20, 2019	Unlawful Escrow Law Activity  (Financial Code Sections 17602 and 17604)
Robert Alvin Davis dba Continental Investment Management Company  Red Bluff, California	Accusation to: (1) Revoke the Investment Adviser Certificate of Respondent; (2) Bar Respondent from the Investment Industry; and (3) Claim for Ancillary Relief and Recovery of Costs  May 21, 2019	Unlawful Investment Adviser Activity  (Corporations Code Sections 25232.1, 25232 and 25254)

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Dayka & Hackett, LLC  Reedley, California	Settlement Agreement  May 21, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Ramses Investments, Inc.  Riverside, California	Order Voiding Loan Contracts and Order to Forfeit all Interest and Charge on Loans  Order Revoking California Finance Lender's License  May 21, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22750, 22751, 22752 and 22714)
Mary Aileen Bautista Lapuz  Bakersfield, California	Order Denying Mortgage Loan Originator License Application  May 21, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Salt Master Fund II, LLC  Denver, Colorado	Settlement Agreement  May 21, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Opes Capital Group, LLC  Beverly Hills, California	Consent Order  May 21, 2019	Unlawful Investment Adviser Activity  (Corporations Code Sections 25249, 25241, title 10 § 260.241.1(a), 260.237.2(c), and 260.241.2(d))
Dai Lam Phuong dba Fortpoint Investment Management  Bellevue, Washington	Order Levying Administrative Penalties  May 21, 2019	Unlawful Investment Adviser Activity  (Corporations Code Section 25252)
Bela Capital, LLC  Des Moines, Iowa	Order Summarily Revoking Investment Adviser Certificate  May 22, 2019	Unlawful Investment Adviser Activity  (Corporations Code Section 25242)
Regina KH Lee  San Bruno, California	Statement of Issues  May 22, 2019	Mortgage Loan Originator License  (Financial Code Section 22109.1(a)(3))

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Adams Street Private Credit Direct Funding LLC  New York, New York	Settlement Agreement  May 22, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Equipment Leasing Group of America, LLC  Northfield, Illinois	Settlement Agreement  May 23, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
DTA Liquidity Fund I, LP  Los Angeles, California	Settlement Agreement  May 24, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Geremia Capital Limited Liability Company  Edison, New Jersey	Settlement Agreement  May 24, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)



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Home Loan Enterprise  Tustin, California	Accusation to Revoke Residential Mortgage Lender License  May 28, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50327)
General Mortgage Capital Corporation  Burlingame, California	Order Denying Application for Residential Mortgage Lender License  May 28, 2019	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50126)
Patricia Maria Alcantar  Clovis, California	Accusation in Support of Order Revoking Mortgage Loan Originator License of Patricia Alcantar  May 28, 2019	Mortgage Loan Originator License  (Financial Code Sections 50141(a)(2), title 10 § 1422.6.2 and 50513(a)(2))
Nikolaos Iraklis Kostakis  Bellflower, California	Settlement Agreement  May 28, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

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Pacific Litigation Finance, LLC  San Diego, California	Settlement Agreement  May 28, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
Bloomer Biotech Investment Advisors, LLC  New York, New York	Settlement Agreement  May 28, 2019	Unlawful Investment Adviser Law Activity  (Corporations Code Sections 25230 and 25241)
United Mortgage Corp. dba UMC Mortgage Company  Melville, New York	Settlement Agreement  May 29, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Sections 50314, 50321 and title 10 § 1950.314.6)
Homeowners Financial Group USA, LLC  Scottsdale, Arizona	Settlement Agreement  May 31, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)

**VIOLATIONS &  
CHARGING SECTIONS**

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Litigation Lending Inc.  Murrieta, California	Settlement Agreement  May 31, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
PAC Charter Mortgage Services Inc.  Laguna Hills, California	Settlement Agreement  May 31, 2019	Unlawful California Financing Law Activity  (Financial Code Sections 22159 and 22715)
MCS Mortgage Bankers, Inc. aka Home America Lending Corp.  Patchogue, New York	Order Revoking Residential Mortgage Lender License  May 31, 2019	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50327)
Catherine Felicia White  Visalia, California	Accusation in Support of Notice of Intention to Issue Order Revoking Mortgage Loan Originator License of Catherine Felicia White  May 31, 2019	Mortgage Loan Originator License  (Financial Code Sections 50204(j) and (k) and 50141(a)(3))