

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
Sep-13**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Real Estate Mortgage Network dba Financemyhome.com Homebridge Menlo Park Funding  Edison, New Jersey	Settlement Agreement  September 4, 2013	Unlawful Residential Mortgage Lending Activity  (Financial Code Section 50321)
Providence Escrow, Inc. Elizabeth R. Venegas  Los Angeles, California	Accusation in Support of: 1) Order Barring Elizabeth R. Venegas from any Position of Employment, Management, or Control of any Escrow Agent 2) Order Revoking Escrow Agent's License  September 11, 2013	Unlawful Escrow Law Activity  (Financial Code Sections 17423 and 17608)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Protege Financial & Insurance Service, Inc. aka Protégé Financial & Insurance Services, Inc. aka Protege Financial & Insurance Services, Inc. Senior Retirement Specialists Teacher Retirement Specialists Saxe-Coburg Insurance Solutions, LLC Skyline Pictures, LLC Not Forgotten, LLC Windsor Pictures, LLC Michelle Kenen Seward Dror Soref Scott Walter Foulk  Valencia, California	Order Granting Preliminary Injunction  September 11, 2013	Unlawful Offer and Sale of Securities and Investment Adviser Activity  (Corporations Code Sections 25110, 25401 and 25230)
Desert Cities Escrow, Inc.  Palm Desert, California	Accusation in Support of Revocation of California Escrow Agent's License  September 13, 2013	Unlawful Escrow Law Activity  (Financial Code Sections 17213.1, 17207, 17405, 17406, 17602.5 and title 10 § 1730)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Lighthouse Real Estate Consulting, LLC dba Lighthouse Real Estate Consultants, LLC dba LREC, LLC dba Lighthouse Resort & Marina dba Lighthouse Marina dba Light House Marina Applied Capital Group, Inc. VHL, Inc. Wayne Cortopassi Ronald Keith Cole  Orangevale, California	1) Statement in Support of Order Levying Administrative Penalties; 2) Claim for Ancillary Relief; and 3) Desist and Refrain Order  September 16, 2013	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110, 25401, 25252 and 25254)
Jeffrey Paul Johnson  Aptos, California	Order (1) Granting Petition for Reinstatement and (2) Reinstating California Finance Lender License  September 16, 2013	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Cresta Verde Escrow, Inc. Shirley Lewis Kimberly M. DeBerg  Mission Viejo, California Temecula, California	Order Suspending Shirley Lewis from any Position of Employment, Management or Control of any Escrow Agent  September 25, 2013	Unlawful Escrow Law Activity  (Financial Code Sections 17210.2, 17348, 17604(a), 17414.1(d) and 17419)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Destiny Escrow, Inc. Oscar Rolando Portillo aka Oscar Rolando Portillo Arriaga Imelda Jimenez  Downey, California	Order Barring Oscar Rolando Portillo aka Oscar Rolando Portillo Arriaga from any Position of Employment, Management or Control of any Escrow Agent  September 25, 2013	Unlawful Escrow Law Activity  (Financial Code Section 17423)
Efficient Services Escrow Group Robert C. Crenshaw Daniel J. Crenshaw  Huntington Beach, California	Accusation  September 25, 2013	Unlawful Escrow Law Activity  (Financial Code Sections 17404 and title 10 § 1732.2)