TO: Delta Escrow  
Ariana Bechtold  
Joelle A. Bechtold  
95 W 11th Street, #205 and 96 W 11th Street, #205 
Tracy, CA 95376  

DESIST AND REFRAIN ORDER  
(For violations of Financial Code sections 17200 & 17403)  

The California Corporations Commissioner finds that:  

1. On May 2, 2011, Delta Escrow, a California corporation, was authorized by the California Secretary of State to do business in California at 95 W 11th Street, #205, Tracy, California 95376 (Entity Number C3378045). Delta Escrow and Joelle A. Bechtold obtained a business license from the City of Tracy to conduct real estate activity at 95 W 11th Street, #205, Tracy, California 95376. Delta Escrow listed Ariana Bechtold as its agent for service of process on Delta Escrow’s Articles of Corporation but show her address is located at 96 W 11th Street, #205, Tracy, California 95376.  

2. Based on information and belief, at all relevant times herein, Ariana Bechtold and/or Joelle A. Bechtold (“Bechtold”) acted as Delta Escrow's control person.  

3. During 2011, Delta Escrow engaged in business as an escrow agent by handling escrow transactions for the seller and/or buyer.  

4. Delta Escrow has not been issued a license by the Commissioner authorizing it to engage in business as an escrow agent under the California Escrow Law (“Escrow Law”) (Fin. Code, §§ 17000 et seq.).  

5. Delta Escrow is not exempt from the licensing requirements of California Financial Code section 17200.  

6. Delta Escrow issued, circulated, and/or published advertisements concerning its escrow business over the Internet. Pursuant to California Financial Code section 17403, no
person subject to the Escrow Law is allowed to issue, circulate or publish any advertisement by
means of communication containing any name or other words indicating that it is in the escrow
business unless duly licensed under the Escrow Law.

California Financial Code section 17200 provides:

It shall be unlawful for any person to engage in business as an escrow agent
within this State except by means of a corporation duly organized for that purpose
licensed by the commissioner as an escrow agent.

California Financial Code section 17403 provides:

(a) No person subject to this division shall issue, circulate, or publish
any advertisement by any means of communication, or make use of or
circulate any letterheads, billheads, blank notes, blank receipts, blank
escrow instructions, certificates, circulars, or any written, printed, partially
written or printed paper containing any fictitious or corporate name or other
words indicating that the person is in the escrow business, unless the person
is a licensed escrow agent.

(b) If, in the opinion of the commissioner, any person, has violated this
section, the commissioner may order that person to desist and refrain from that
violation. If, within 30 days after the order is served, a request for a
hearing is filed in writing and the hearing is not held within 60 days thereafter,
the order is rescinded.

California Financial Code section 17416 provides:

Whenever in the opinion of the commissioner any person, except as named
in Section 17006, is engaged, either actually or through subterfuge, in the
business of receiving escrows for deposit or delivery as defined in this division,
without a license from the commissioner, the commissioner may order that
person to desist and refrain from engaging in that business. If, within 30 days
after such an order is served, a request for a hearing is filed in writing and the
hearing is not held within 60 days thereafter, the order is rescinded.

By reason of the foregoing, Bechtold and Delta Escrow have engaged in an unlicensed
escrow business in violation of Financial Code Section 17200 and have used words indicating that
they are in the escrow business in violation of Financial Code Section 17403.

Pursuant to Financial Code sections 17403 and 17416, Ariana Bechtold, Joelle A. Bechtold
and Delta Escrow are hereby ordered to desist and refrain from engaging in the business of receiving
escrows for deposit or delivery without first obtaining a license from the Commissioner, or
otherwise being exempt, and from issuing, circulating, or publishing any advertisement by any
means of communication, or making use of or circulating any letterheads, billheads, blank notes,
blank receipts, blank escrow instructions, certificates, circulars, or any written, printed, partially
written or printed paper containing any name or other words indicating that any of them are in the
escrow business.

This Order is necessary, in the public interest, for the protection of consumers and is
consistent with the purposes, policies and provisions of the California Escrow Law. This order
shall remain in full force and effect until further order of the Commissioner.

Dated: August 18, 2011
Los Angeles, California

PRESTON DuFAUCHARD
California Corporations Commissioner

By __________________________
Alan S. Weinger
Deputy Commissioner
Enforcement Division