

1 MARY ANN SMITH
Deputy Commissioner
2 SEAN M. ROONEY
Assistant Chief Counsel
3 JUDY L. HARTLEY (CA BAR NO. 110628)
Senior Corporations Counsel
4 Department of Business Oversight
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5 Los Angeles, California 90013-2344
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6 Attorneys for Complainant

8 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT
9 OF THE STATE OF CALIFORNIA

10
11 In the Matter of the Accusation of THE) File No.: 963-2571
COMMISSIONER OF BUSINESS)
12 OVERSIGHT,) ORDER SUSPENDING ESCROW AGENT’S
13) LICENSE
Complainant,)
14)
vs.)
15)
16 EFFICIENCY ESCROW, INC. and ANELA)
MIYASHIRO-LINDO,)
17)
18 Respondents.)
19)

20 Pursuant to the Settlement Agreement entered into between the Efficiency Escrow, Inc.,
21 Anela Miyashiro-Lindo, and the Commissioner of Business Oversight on December 3, 2013,
22 attached and incorporated herein as Exhibit 1, it is hereby ordered that the escrow agent’s license of
23 Efficiency is suspended for a period of one week, not including December 25, 2013, to commence
24 on Monday, December 23, 2013 and continue through close of business Monday, December 30,
25 2013, during which period Efficiency shall not accept any new escrow business, but may continue to
26 process open escrows, in accordance with California Financial Code section 17609.

27 It is further ordered that Efficiency shall provide the Commissioner, attention Judy L.
28 Hartley, Senior Corporations Counsel, at close of business on December 20, 2013, a list of all open

1 escrows with escrow numbers and escrow party names along with a copy of the signed escrow
2 instructions generated by Efficiency and/or signed deposit receipt(s), if any, or a copy of the
3 Efficiency generated escrow instructions and the transmittal letters to the parties for the last opened
4 escrow. Open escrow means an escrow wherein the parties to such escrow have already entered into
5 a binding agreement and monies and/or escrow instructions prepared by Efficiency have been
6 submitted to Efficiency regarding the transaction or escrow instructions prepared by Efficiency
7 regarding the transaction have been transmitted to the parties.

8 Dated: December 3, 2013
9 Los Angeles, CA

JAN LYNN OWEN
Commissioner of Business Oversight

11 By _____
12 Mary Ann Smith
13 Deputy Commissioner
14 Enforcement Division
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