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**STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF CORPORATIONS**

TO: Richard Ehmke, President
Advanced Innovations, Inc., dba Business Direct Capital
2888 Loker Avenue East, Suite 108
Carlsbad, CA 92010
and
www.businessdirectcapital.com

**DESIST AND REFRAIN ORDER
(For violation of section 22100 of the Financial Code)**

The California Corporations Commissioner finds that:

1. At all relevant times, Advanced Innovations, Inc., doing business as Business Direct Capital (“Business Direct Capital”), was a corporation formed under the laws of Delaware. It was incorporated on December 30, 1996. Its principal place of business is 2888 Loker Avenue East, Suite 108, Carlsbad, CA 92010. It maintains a website at www.businessdirectcapital.com.

2. At all relevant times, Richard Ehmke (“Ehmke”) was the president and control person of Business Direct Capital.

3. Beginning in 2008 or earlier, Ehmke and Business Direct Capital made loans to businesses in California and elsewhere.

4. According to its website, Business Direct Capital offers “up to \$150,000 cash with no financials (higher amount business loans available with full disclosure).” The website also offers “unsecured line of credit (no property/assets required).” The website further states: “You decide exclusively how to use your funds.”

5. Business Direct Capital’s website contains a slide show entitled “Secured Investment Opportunity.” The slide show says: “BDC is an equipment leasing broker in the U.S.” On a page

1 with the heading "Purpose for Raising Funds," the slide show lists: "Internally fund equipment
2 transactions versus brokering transactions to third party lenders."

3 6. Business Direct Capital entered into written contracts with businesses in California
4 and elsewhere to provide the businesses with equipment financing.

5 7. Business Direct Capital also provided lines of credit to businesses in California and
6 elsewhere.

7 8. The California Corporations Commissioner has not licensed Ehmke or Business Direct
8 Capital to engage in the business of a finance lender or broker, as required by Section 22100 of the
9 Financial Code.

10 Based upon the foregoing findings, the California Corporations Commissioner is of the
11 opinion that Richard Ehmke and Advanced Innovations, Inc., doing business as Business Direct
12 Capital, have been engaged in the business of a finance lender or broker without a license from the
13 California Corporations Commissioner.

14 Pursuant to Financial Code section 22712, the California Corporations Commissioner
15 hereby orders Richard Ehmke and Advanced Innovations, Inc., doing business as Business
16 Direct Capital, to desist and refrain from engaging in the business of a finance lender or broker
17 unless and until they are licensed or exempt. This Order is necessary, in the public interest, and
18 for the protection of consumers.

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21 Dated: April 26, 2010
22 Los Angeles, California

23 PRESTON DuFAUCHARD
24 California Corporations Commissioner

25 By _____
26 ALAN S. WEINGER
27 Deputy Commissioner
28 Enforcement Division