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

TO: Mara-escrow.com
858 W. Armitage, #299
Chicago, IL 60139

James W. Danchalski
461 Birch Hollow Drive
Shirley, NY 11967

DESIST AND REFRAIN ORDER
(For violations of sections 17200, 17210.2 and 17403 of the California Financial Code)

The California Corporations Commissioner finds that:

1. Mara-escrow.com and James W. Danchalski have engaged in the business of an escrow agent by advertising escrow services over the Internet at www.mara-escrow.com, from 2005 to the present as follows:

a) Mara-escrow.com represents on its website that the process works as follows: The buyer and seller agree to the terms of the transaction. The buyer submits a payment to Mara-escrow.com, which verifies the payment. Mara-escrow.com notifies the seller to ship its merchandise and then verifies that the buyer receives the shipment. The buyer accepts the goods. Mara-escrow.com then pays the seller and the transaction is complete.

b) Mara-escrow.com claims to protect both the buyer and the seller from fraud with this process.

c) Mara-escrow.com and James W. Danchalski have represented themselves to be licensed escrow agents by advertising that they hold Department of Corporations escrow agents' license number 863-0658. In fact, the Department of Corporations issued escrow license number

1 863-0658 to Mara Escrow Company, in Pasadena, California, on May 6, 1987. However, Mara-
2 escrow.com is not a website of Mara Escrow Company.

3 2. Neither Mara-escrow.com nor James W. Danchalski has been issued a license from the
4 Commissioner authorizing either to conduct business as an escrow agent, as required by California
5 Financial Code section 17200.

6 3. Neither Mara-escrow.com nor James W. Danchalski is exempt from the licensing
7 requirements of Section 17200.

8 4. Neither Mara-escrow.com nor James W. Danchalski has been issued a license from the
9 Commissioner authorizing either to use words indicating that it is in the escrow business, as required
10 by California Financial Code section 17403.

11 5. Mara-escrow.com and James W. Danchalski have disseminated or caused to be
12 disseminated false, misleading and/or deceptive statements or representations that they are licensed
13 by the Department of Corporations.

14 Based upon the foregoing findings, the California Corporations Commissioner is of the
15 opinion that Mara-escrow.com and James W. Danchalski and their officers, directors, partners,
16 agents, employees and/or servants are in violation of California Financial Code sections 17200,
17 17210.2(a) and 17403(a). Pursuant to California Financial Code section 17416, Mara-escrow.com
18 and James W. Danchalski are hereby ordered to desist and refrain from engaging in the business of
19 receiving escrows for deposit or delivery without first obtaining a license from the Commissioner.
20 Pursuant to California Financial Code section 17403(b), Mara-escrow.com and James W. Danchalski
21 are further ordered to immediately desist and refrain from issuing, circulating, or publishing any
22 advertisement by means of any communication, including any website, or making use of or
23 circulating any letterheads, billheads, blank notes, blank receipts, blank escrow instructions,
24 certificates, circulars, or any written or printed paper containing any fictitious or corporate name or
25 other words indicating that it is in the escrow business. Pursuant to California Financial Code section
26 17210.2(c), Mara-escrow.com and James W. Danchalski are further ordered to immediately desist
27 and refrain from disseminating, or causing or permitting to be disseminated, in any manner
28 whatsoever, any statement or representation which is false, misleading, or deceptive, or which omits

1 to state material information, or which refers to the supervision of that agent by the State of
2 California or any department or official thereof.

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

6 Dated: May 3, 2006
7 Sacramento, California

8 WAYNE STRUMPFER
9 Acting California Corporations Commissioner

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11 By: _____
12 ALAN S. WEINGER
13 Acting Deputy Commissioner
14 Enforcement Division
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