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

**TO:** Advanced-escrow-corp.com  
Sandra Escalante  
920 North Citrus Avenue  
Hollywood, CA 90038

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

The California Corporations Commissioner finds that:

1. Advanced-escrow-corp.com and Sandra Escalante have engaged in the business of an escrow agent by advertising escrow services over the internet at [www.advanced-escrow-corp.com](http://www.advanced-escrow-corp.com) from in or about 2002 to the present as follows:

a) Advanced-escrow-corp.com represents on its website that the process works as follows: The buyer pays the amount of the purchase price, plus any shipping and escrow fees, to Advanced-escrow-corp.com. The seller ships the goods. Once the buyer receives the goods and is satisfied, Advanced-escrow-corp.com pays the transaction price, less its fee, to the seller.

b) Advanced-escrow-corp.com claims on its website that it protects both buyers and sellers from fraud with these procedures.

c) Advanced-escrow-corp.com and Sandra Escalante have represented themselves to be licensed escrow agents by advertising that the company is Advanced Escrow Corporation, located at 33971 Selva Road, Monarch Beach, California, 92629, license number 9631938.

d) Although the Department of Corporations issued escrow license number 963-1865 to Advanced Escrow Corporation at the above-listed Monarch Beach address, neither Sandra Escalante nor Advanced-escrow-corp.com are affiliated with Advanced Escrow Corporation.

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2. Neither Advanced-escrow-corp.com nor Sandra Escalante has been issued a license from the Commissioner authorizing them to conduct business as an escrow agent, as required by California Financial Code section 17200.

4. Neither Advanced-escrow-corp.com nor Sandra Escalante is exempt from the licensing requirements of Section 17200.

5. Neither Advanced-escrow-corp.com nor Sandra Escalante has been issued a license from the Commissioner authorizing them to use words indicating that they are in the escrow business, as required by California Financial Code section 17403.

Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that Advanced-escrow-corp.com and Sandra Escalante and their officers directors, partners, agents, employees and/or servants are in violation of California Financial Code sections 17200 and 17403(a). Pursuant to California Financial Code section 17416, Advanced-escrow-corp.com and Sandra Escalante 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. Pursuant to California Financial Code section 17403(b), Advanced-escrow-corp.com and Sandra Escalante are further ordered to immediately desist and refrain from issuing, circulating, or publishing any advertisement by means of any communication, including any website, or making use of or circulating any letterheads, billheads, blank notes, blank receipts, blank escrow instructions, certificates, circulars, or any written or printed paper containing any fictitious or corporate name or other words indicating that they are in the escrow business.

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

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Dated: May 4, 2004  
Sacramento, California

WILLIAM P. WOOD  
California Corporations Commissioner

By: \_\_\_\_\_  
VIRGINIA JO DUNLAP  
Deputy Commissioner  
Enforcement and Legal Services