

1 1144. In fact, the Department of Corporations issued escrow license number 963-1144 to Agency
2 Escrow, Inc., in Long Beach, California, on June 1, 1984. Agency-escrow.com is not a website of
3 Agency Escrow, Inc.

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5 2. Neither Agency-escrow.com nor Stephen Hamberg is affiliated with Agency Escrow, Inc.

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7 3. Neither Agency-escrow.com nor Stephen Hamberg has been issued a license from the
8 Commissioner authorizing them to conduct business as an escrow agent, as required by California
9 Financial Code section 17200.

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11 4. Neither Agency-escrow.com nor Stephen Hamberg is exempt from the licensing
12 requirements of Section 17200.

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14 5. Neither Agency-escrow.com nor Stephen Hamberg has been issued a license from the
15 Commissioner authorizing them to use words indicating that they are in the escrow business, as
16 required by California Financial Code section 17403.

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18 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that
19 Agency-escrow.com and Stephen Hamberg and their officers, directors, partners, agents, employees
20 and/or servants are in violation of California Financial Code sections 17200 and 17403(a). Pursuant
21 to California Financial Code section 17416, Agency-escrow.com and Stephen Hamberg are hereby
22 ordered to desist and refrain from engaging in the business of receiving escrows for deposit or
23 delivery without first obtaining a license from the Commissioner. Pursuant to California Financial
24 Code section 17403(b), Agency-escrow.com and Stephen Hamberg are further ordered to
25 immediately desist and refrain from issuing, circulating, or publishing any advertisement by means of
26 any communication, including any website, or making use of or circulating any letterheads, billheads,
27 blank notes, blank receipts, blank escrow instructions, certificates, circulars, or any written or printed
28 paper containing any fictitious or corporate name or other words indicating that they are in the

1 escrow business. Pursuant to California Financial Code section 17210.2(c), Agency-escrow.com and
2 Stephen Hamberg are further ordered to immediately desist and refrain from disseminating, or
3 causing or permitting to be disseminated, in any manner whatsoever, any statement or representation
4 which is false, misleading, or deceptive, or which omits to state material information, or which refers
5 to the supervision of that agent by the State of California or any department or official thereof.

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

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11 Dated: May 13, 2005
12 Sacramento, California

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14 WAYNE STRUMPFER
15 Acting California Corporations Commissioner

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17 By: _____
18 ALAN S. WEINGER
19 Acting Deputy Commissioner
20 Enforcement Division
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