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

TO: **MARATHON CREDIT GROUP, INC.**  
**MICHAEL G. MORRIS**  
550 North Flores Street #5  
West Hollywood, CA 90048

9107 Wilshire Boulevard #450  
Beverly Hills, CA 90210

**DESIST AND REFRAIN ORDER**

**(For violations of Financial Code sections 22100 and 22161)**

The California Corporations Commissioner finds that:

1. Marathon Credit Group, Inc. (“Marathon”), was, at all relevant times, a California Corporation, with its primary business address at 550 North Flores Street #5, West Hollywood, CA 90048.

2. Michael G. Morris, (“Morris”) was at all relevant times herein, a control person of Marathon.

3. In October 2010, Marathon and Morris engaged in the business of a finance lender and/or broker by agreeing to secure a line of credit on behalf of at least one California resident from its “lending sources” in exchange for an upfront payment of an App and Corporate Credit Line Builder Fee consisting of 1% of the line of credit requested.

4. Neither Marathon nor Morris has been issued a license by the California Corporations Commissioner authorizing it to engage in the business of a finance lender and/or broker, in violation of Financial Code section 22100.

5. Neither Marathon nor Morris is exempt from the licensing requirements of Financial Code section 22100.

6. In connection with brokering the loan described above, Marathon and Morris made, or caused to be made, materially false or misleading statements or representations about the terms or

1 conditions of the loan and omitted material information that is necessary to make the statements not  
2 false, misleading, or deceptive. These misrepresentations and omissions included, but are not limited  
3 to the following:

4 a. Marathon misrepresented to the borrower that they “guaranteed” that they would fund  
5 the line of credit within 3 days after the borrower signed the loan documents when in fact Marathon  
6 never provided any line of credit to the borrower even after the loan documents were signed; and

7 b. Marathon omitted to inform the borrower that they were not licensed in California to  
8 act as a finance lender and/or broker.

9 Based on the foregoing findings, the California Corporations Commissioner is of the opinion  
10 that, Marathon Credit Group, Inc., and Michael G. Morris have engaged in the business of a finance  
11 lender and/or broker without having first obtained a license from the California Corporations  
12 Commissioner in violation of Financial Code section 22100. Pursuant to Financial Code section  
13 22712, Marathon Credit Group, Inc., and Michael G. Morris, are hereby ordered to desist and refrain  
14 from engaging in the business of a finance lender and/or broker in the State of California without  
15 first obtaining a license from the California Corporations Commissioner, or otherwise being exempt.

16 Further, the California Corporations Commissioner is of the opinion that, Marathon Credit  
17 Group, Inc. and Michael G. Morris, in connection with brokering the loan, have made materially  
18 false or misleading statements or representations to a borrower about the terms or conditions of that  
19 borrower's loan and omitted material information that is necessary to make the statements not false,  
20 misleading, or deceptive, in violation of Financial Code section 22161. Pursuant to Financial Code  
21 section 22712, Marathon Credit Group, Inc., and Michael G. Morris, are hereby ordered to desist and  
22 refrain from making materially false or misleading statements or representations to a borrower about  
23 the terms or conditions of that borrower's loan and omitting material information that is necessary to  
24 make the statements not false, misleading, or deceptive.

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Financial Code section 22712 provides:

Whenever, in the opinion of the commissioner, any person is engaged in business as a broker or finance lender, as defined in this division, without a license from the commissioner, or any licensee is violating any provision of this division, the commissioner may order that person or licensee to desist and to refrain from engaging in the business or further violating this division. If, within 30 days after the order is served, a written request for a hearing is filed and no hearing is held within 30 days thereafter, the order is rescinded.

Dated: March 28, 2012  
Los Angeles, CA

JAN LYNN OWEN  
California Corporations Commissioner

By: \_\_\_\_\_  
ALAN S. WEINGER  
Deputy Commissioner