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

TO: Complete-trading.com
FarTrade Inc.
85 Enterprise Suite
Aliso Viejo, CA 92656

Dr. Stanley Skavery
53295 Freda
Macomb Township, MI 48042

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

The California Corporations Commissioner finds that:

1. Complete-trading.com and Dr. Stanley Skavery have engaged in the business of an escrow agent by advertising escrow services over the internet at www.complete-trading.com from in or about 2003 to the present as follows:

a) Complete-trading.com represents on its website that the process works as follows: The buyer and seller agree to the terms of a transaction. The buyer then sends payment to Complete-trading.com, and Complete-trading.com verifies the funds are good. The seller is then authorized to ship the goods, and Complete-trading.com verifies that the buyer has received the shipment. The buyer accepts or rejects the merchandise within the agreed-upon inspection period. Complete-trading.com then pays the seller and the transaction is complete.

b) Complete-trading.com claims on its website that it protects both buyers and sellers from fraud with this five-step process.

1 c) Complete-trading.com and Dr. Stanley Skavery have represented themselves to be
2 licensed escrow agents by advertising that the company “is a licensed and accredited escrow
3 company that operates in compliance with currently applicable escrow regulations.”
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5 2. Neither Complete-trading.com nor Dr. Stanley Skavery has been issued a license from the
6 Commissioner authorizing them to conduct business as an escrow agent, as required by California
7 Financial Code section 17200.
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9 3. Neither Complete-trading.com nor Dr. Stanley Skavery is exempt from the licensing
10 requirements of Section 17200.
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12 4. Neither Complete-trading.com nor Dr. Stanley Skavery has been issued a license from the
13 Commissioner authorizing them to use words indicating that they are in the escrow business, as
14 required by California Financial Code section 17403.
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16 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that
17 Complete-trading.com and Dr. Stanley Skavery and their officers directors, partners, agents,
18 employees and/or servants are in violation of California Financial Code sections 17200 and 17403(a).
19 Pursuant to California Financial Code section 17416, Complete-trading.com and Dr. Stanley Skavery
20 are hereby ordered to desist and refrain from engaging in the business of receiving escrows for
21 deposit or delivery without first obtaining a license from the Commissioner. Pursuant to California
22 Financial Code section 17403(b), Complete-trading.com and Dr. Stanley Skavery are further ordered
23 to immediately desist and refrain from issuing, circulating, or publishing any advertisement by means
24 of any communication, including any website, or making use of or circulating any letterheads,
25 billheads, blank notes, blank receipts, blank escrow instructions, certificates, circulars, or any written
26 or printed paper containing any fictitious or corporate name or other words indicating that they are in
27 the escrow business. This Order is necessary, in the public interest, for the protection of investors
28 and consistent with the purposes, policies and provisions of the California Escrow Law.

1 This order shall remain in full force and effect until further order of the California Corporations
2 Commissioner.

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4 Dated: June 29, 2004
5 Sacramento, California

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WILLIAM P. WOOD
California Corporations Commissioner

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By: _____
VIRGINIA JO DUNLAP
Deputy Commissioner
Enforcement and Legal Services

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