

STATE OF CALIFORNIA  
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY  
DEPARTMENT OF BUSINESS OVERSIGHT

TO: **JULIANNE L. TAYLOR, aka JULI TAYLOR**  
**EQUITA FINANCIAL**  
**415 East 2nd Street, Suite 12**  
**Tustin, California 92780**

**DESIST AND REFRAIN ORDER**

**(For violations of section 25230 of the Corporations Code)**

The California Commissioner of Business Oversight finds that:

1. At all relevant times herein, Julianne L. Taylor, aka Juli Taylor ("Taylor") was an individual residing in the State of California with a last known address of 415 East 2nd Street, Suite 12, Tustin, California 92780. Taylor is California Department of Insurance-licensed insurance agent, license number 0C85857.

2. At all relevant times herein, Equita Financial, form of organization unknown, is or was an entity with its last known address at 415 East 2nd Street, Suite 12, Tustin, California 92780. On information and belief, Taylor is the founder and principal of Equita Financial.

3. Beginning in or about November 2010 and continuing through at least July 2011, Taylor and Equita Financial advised others to purchase securities in California in the form of Protégé Financial "promissory" notes and Red Horizon Films investment contracts. According to the Protégé Financial promissory note, investors were to receive a 12-percent annual return for at least 3 years.

4. Taylor and Equita Financial specifically targeted elderly, unsophisticated investors in advising others to purchase the above-described securities. Taylor and Equita Financial mailed invitations to members of the public to attend retirement and investment seminars. One of Taylor's investment seminars took place at the Deluca restaurant in Whittier, California.

5. After having attended Taylor's financial seminar, at least one California resident invested through Taylor and Equita Financial in the Protégé Financial and Red Horizon offerings.

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1 On Taylor’s advice, the investor used the proceeds from a reverse mortgage on her home to purchase  
2 the promissory note and investment contract.

3 6. Taylor told the investor that Taylor would receive an 8-percent commission on every  
4 Protégé Financial promissory note she advised others to purchase.

5 7. Taylor and Equita Financial are conducting business as investment advisers in this  
6 State by advising California residents to purchase securities in the form of Protégé Financial  
7 promissory notes and Red Horizon Films investment contracts, and their advisory activities thus  
8 come within the meaning of Corporations Code section 25009. Pursuant to Corporations Code  
9 section 25230, Taylor and Equita Financial were required to obtain a certificate from the  
10 Commissioner to conduct business as investment advisers in California.

11 8. The Commissioner has no record of having received an application from, or having  
12 granted an investment adviser certificate to Julianne L. Taylor, aka Juli Taylor or Equita Financial.

13 9. On September 20, 2012, the Commissioner filed a civil complaint in Los Angeles  
14 County Superior Court against Protégé Financial and others for securities fraud pursuant to the  
15 Corporate Securities Law of 1968. That matter is to begin trial on April 21, 2014. Neither Taylor nor  
16 Equita Financial were named in the Commissioner’s civil enforcement action against Protégé  
17 Financial.

18 The Commissioner is of the opinion that Julianne L. Taylor, aka Juli Taylor and Equita  
19 Financial have conducted business as investment advisers in this state for compensation by advising  
20 investors to exchange assets for and/or purchase Protégé Financial promissory notes and/or Red  
21 Horizon investment contracts without first having applied for and secured from the Commissioner a  
22 certificate, authorizing them to act in that capacity, in violation of section 25230 of the Corporate  
23 Securities Law of 1968. Pursuant to section 25532, Julianne L. Taylor, aka Juli Taylor and Equita  
24 Financial are further ordered to desist and refrain from conducting business as investment advisers in  
25 this state unless and until they have applied for and secured from the Commissioner a certificate, then  
26 in effect, authorizing them to act in that capacity.

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This Order is necessary, in the public interest, for the protection of investors and consistent with the purposes, policies, and provisions of the Corporate Securities Law of 1968.

Dated: August 13, 2013  
Los Angeles, California

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division