

EXHIBIT 3

CALIFORNIA CORPORATIONS COMMISSIONER vs. UNITED CALIFORNIA SYSTEMS INTERNATIONAL, INC doing business as UNITED INTERNATIONAL MORTGAGE & INVESTMENT CO.

File No.: 413-0175
OAH No.: 2008110401

List of Required Items

- Examination information to start exam, see Exhibit 4
- Agreement to allow examiner to complete exam
- Agreement to pay remaining costs to complete exam, to be billed by DOC invoice after completion of exam
- Application for Change of Control for any new ownership interests of 10% or more
- Post-License Amendment reporting officers, directors, etc. – Dori Sanford, Bill Shack, Timothy Woods, Rodney Wellington and any others
- 2007 annual activity reports – Principal Amount of Loans Originated and Aggregate Amount of Loans Serviced for the 12 Month Period Ended December 31, 2007, Nontraditional, Adjustable Rate And Mortgage Loan Products, Non-traditional, Adjustable Rate and Mortgage Loan Survey
- 2008 annual activity reports - Principal Amount of Loans Originated and Aggregate Amount of Loans Serviced for the 12 Month Period Ended December 31, 2008, Nontraditional, Adjustable Rate And Mortgage Loan Products, Non-traditional, Adjustable Rate and Mortgage Loan Survey
- 12/31/07 audited financial statements- send certified mail to Miranda Maison
- 12/31/08 audited financial statements- send certified mail to Miranda Maison
- 2009/2010 annual assessment – The assessment amount may be adjusted based on the activity reported in the 2008 annual activity report. Current invoice amount \$1,000.00. Invoice number MB0286.
- 2008/2009 annual assessment has been paid. However, the invoice may be adjusted based on the information reported in the 2007 annual activity report.
- Payment of exam costs to date of \$3,395.65. Invoice number 48008. Deducted from 2/4/10 payment
- Payment of penalty assessed 5/15/08 - \$1,000.00. Deduct from 2/4/10 payment
- Certified copy of dismissal order for 9/17/07 conviction
- All documents should be sent certified mail to Enforcement Counsel Miranda Maison, 1515 K Street , Suite 200, Sacramento, CA 95814
- Sum of \$5,395.65 for penalty and exam invoice #48008 above, shall be credited to first installment payment due on 2/4/10
- Agreement to satisfactorily reply in writing to all violations cited in Exhibit 5
- Agree to issue refund of overcharges to all customers identified in section 1 and 2 of Exhibit 5

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- Refunds shall be mailed to consumers by 2/4/10, or else provide written explanation of reasonable efforts taken to locate consumer
- DOC has provided non-redacted copy of Exhibit 5 to UCSI on 12/2/09
- Agree to provide written report of status of all refunds by 2/4/10
- Failure to comply with the terms of Exhibit 3 shall result in summary revocation
- All written replies shall be sent to Enforcement Counsel Miranda Maison
- Respondent shall provide DOC written disclosure of all known disciplinary actions issued by other jurisdictions, whether final or pending, in compliance with Financial Code section 50316

The Department of Corporations will be transitioning all licensees onto the Nationwide Mortgage System (NMLS) beginning January 4, 2010 and must be completed by July 31, 2010. We will not accept paper applications or amendments after December 15, 2009. The Department will agree to accept the Application for Change of Control and the Post-License Amendment in paper form. However, the licensee must transition to NMLS before the change of control or amendments will be approved.