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

TO: Vehicle Trade Deals, Inc.
Vtr-deals.com
IDIS
Cynthia Mullis

58 Fleet Street
Toronto, ON M5J
Canada

P.O. Box 99800
Emeryville, CA 94662

DESIST AND REFRAIN ORDER
(For violations of sections 17200, 17210.2 and 17403 of the California Financial Code)

The California Corporations Commissioner (“Commissioner”) finds that:

1. Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis have engaged in business as escrow agents by advertising escrow services over the Internet at www.vtr-deals.com, from 2001 to the present as follows:

a) Vtr-deals.com represents on its website that the process works as follows: The buyer and seller agree to the terms of the transaction. The buyer submits a payment to Vtr-deals.com, which verifies the payment. Vtr-deals.com withholds payment until the seller ships its merchandise to the buyer and the buyer accepts the goods. Vtr-deals.com then pays the seller and the transaction is complete.

b) Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis claim to protect both the buyer and the seller from fraud with this process.

c) Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis have represented themselves to be licensed escrow agents by advertising that they hold Department of

1 Corporations escrow agents' license number 918-1123.

2 2. Neither Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS nor Cynthia Mullis has been
3 issued a license from the Commissioner authorizing any of them to conduct business as an escrow
4 agent, as required by California Financial Code section 17200.

5 3. Neither Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS nor Cynthia Mullis is exempt from
6 the licensing requirements of Section 17200.

7 4. Neither Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS nor Cynthia Mullis has been issued
8 a license from the Commissioner authorizing any of them to use words indicating that any of them
9 are in the escrow business, as required by California Financial Code section 17403.

10 5. Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis have disseminated or
11 caused to be disseminated false, misleading and/or deceptive statements or representations that they
12 hold license number 918-1123, a license issued by the Department of Corporations.

13 Based upon the foregoing findings, the California Corporations Commissioner is of the
14 opinion that Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis, and their officers,
15 directors, partners, agents, employees and/or servants are in violation of California Financial Code
16 sections 17200, 17210.2(a) and 17403(a). Pursuant to California Financial Code section 17416,
17 Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis are hereby ordered to desist and
18 refrain from engaging in the business of receiving escrows for deposit or delivery without first
19 obtaining a license from the Commissioner. Pursuant to California Financial Code section 17403(b),
20 Vehicle Trade Deals, Inc., Vtr-deals.com, IDIS and Cynthia Mullis are further ordered to
21 immediately desist and refrain from issuing, circulating, or publishing any advertisement by means of
22 any communication, including any website, or making use of or circulating any letterheads, billheads,
23 blank notes, blank receipts, blank escrow instructions, certificates, circulars, or any written or printed
24 paper containing any fictitious or corporate name or other words indicating that any of them are in the
25 escrow business. Pursuant to California Financial Code section 17210.2(c), Vehicle Trade Deals,
26 Inc., Vtr-deals.com, IDIS and Cynthia Mullis are further ordered to immediately desist and refrain
27 from disseminating, or causing or permitting to be disseminated, in any manner whatsoever, any
28 statement or representation which is false, misleading, or deceptive, or which omits to state material

1 information, or which refers to the supervision of that agent by the State of California or any
2 department or official thereof.

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

6 Dated: August 3, 2009
7 Sacramento, California

8 PRESTON DuFAUCHARD
9 California Corporations Commissioner

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11 By: _____
12 ALAN S. WEINGER
13 Deputy Commissioner
14 Enforcement Division
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