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

**TO: www.swisses.net**  
**ChequeIn.com**  
**ChequeIn.net**  
**Swiss Escrow-Service Corp.**  
6320 Canoga Avenue, 15<sup>th</sup> Floor  
Woodland Hills, CA 91367

**DESIST AND REFRAIN ORDER**

**(For violations of sections 17200, 17210.2 and 17403 of the California Financial Code)**

The California Corporations Commissioner finds that:

1. www.swisses.net, ChequeIn.com, ChequeIn.net, and Swiss Escrow-Service Corp. (herein collectively “Swiss Escrow”), have engaged in business as escrow agents by advertising escrow services over the Internet at www.swisses.net as follows:

a) Swiss Escrow represents that it is located at 6320 Canoga Avenue, 15<sup>th</sup> Floor, Woodland Hills, California, 91367. Swiss Escrow claims to be an independent, licensed, bonded and insured escrow company, incorporated under the name “ChequeIn.com” or “ChequeIn.net” in California in 1983.

b) Swiss Escrow represents their California corporate entity number as “C1218438” or “C23787188”. However, entity number C1218438 belongs to an entity by the name of The Escrow Cheque Corp., unrelated to Swiss Escrow and no corporation is assigned as entity number C23787188 in California. The Escrow Cheque Corp. (license no. 963-1100) is licensed as an escrow agent by the Department of Corporations (“Department”) and is located at 22900 Ventura Boulevard, Suite 360, Woodland Hills, California 91364. The Escrow Cheque Corp. is not associated with Swiss Escrow.

c) Swiss Escrow provides on its website links to California Secretary of State filings. These documents are filings made by the Department’s licensee, The Escrow Cheque Corp., which have been forged, altered and are misrepresented as belonging to Swiss Escrow.

1 d) Swiss Escrow actively seeks out persons from online resume postings to work as  
2 escrow agent “branch managers” for the enterprise by way of online job vacancy ads or bulletins.

3 2. Swiss Escrow has not been issued a license from the Commissioner authorizing it to  
4 conduct business as an escrow agent, as required by California Financial Code section 17200.

5 3. Swiss Escrow is not exempt from the licensing requirements of California Financial Code  
6 section 17200.

7 4. Swiss Escrow has not been issued a license from the Commissioner authorizing it to use  
8 words indicating that it is in the escrow business, as required by California Financial Code section  
9 17403.

10 5. Swiss Escrow has disseminated or caused to be disseminated false, misleading and/or  
11 deceptive statements or representations by providing links on their website to certain California  
12 Secretary of State filings filed by the Department’s licensee, The Escrow Cheque Corp., which have  
13 been forged or altered and are misrepresented as belonging to Swiss Escrow, in violation of  
14 California Financial Code section 17210.2.

15 Based upon the foregoing findings, the California Corporations Commissioner is of the  
16 opinion that www.swisses.net, ChequeIn.com, ChequeIn.net, Swiss Escrow-Service Corp., and their  
17 officers, directors, partners, agents, employees and/or servants are in violation of California Financial  
18 Code sections 17200, 17210.2(a) and 17403(a). Pursuant to California Financial Code section 17416,  
19 www.swisses.net, ChequeIn.com, ChequeIn.net, and Swiss Escrow-Service Corp., are hereby ordered  
20 to desist and refrain from engaging in the business of receiving escrows for deposit or delivery  
21 without first obtaining a license from the Commissioner.

22 Pursuant to California Financial Code section 17403(b), www.swisses.net, ChequeIn.com,  
23 ChequeIn.net, and Swiss Escrow-Service Corp., are further ordered to immediately desist and refrain  
24 from issuing, circulating, or publishing any advertisement by means of any communication, including  
25 any website, or making use of or circulating any letterheads, billheads, blank notes, blank receipts,  
26 blank escrow instructions, certificates, circulars, or any written or printed paper containing any  
27 fictitious or corporate name or other words indicating that they are in the escrow business.

28 Pursuant to California Financial Code section 17210.2(c), www.swisses.net, ChequeIn.com,

1 ChequeIn.net, and Swiss Escrow-Service Corp., are further ordered to immediately desist and refrain  
2 from disseminating, or causing or permitting to be disseminated, in any manner whatsoever, any  
3 statement or representation which is false, misleading, or deceptive, or which omits to state material  
4 information, or which refers to the supervision of that agent by the State of California or any  
5 department or official thereof.

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

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10 Dated: May 5, 2008  
11 Sacramento, California

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12 PRESTON DuFAUCHARD  
13 California Corporations Commissioner

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15 By: \_\_\_\_\_  
16 ALAN S. WEINGER  
17 Lead Corporations Counsel  
18 Enforcement Division

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