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

TO: www.escrow-online-services.com
Services R Us
aka Escrow & Mortgage Temporary Specialist Co
Ms. Karen Michal
Mr. Michael William Parker
P.O. Box 1957
Lancaster, CA 93539

10759 Magnolia Avenue, Suite C
Riverside, CA 92505

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. www.escrow-online-services.com, Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr. Michael William Parker have engaged in the escrow business by advertising escrow services over the Internet at www.escrow-online-services.com, from 2006 to the present.
2. www.escrow-online-services.com, Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr. Michael William Parker actively seek out persons from online resume postings to work as “independent” escrow agents for the enterprise, via “spam email” job vacancy ads, internet chat rooms and bulletins. When persons are recruited to become “independent escrow agents” they are promised large commissions if they accept large money deposits in their personal checking accounts. The source of these deposited funds is often concealed. These persons are then contacted to send these deposits by Money gram to another person either in the United States or in other foreign countries.
3. Neither, www.escrow-online-services.com, Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, nor Mr. Michael William Parker have been issued a

1 license from the Commissioner authorizing either to conduct business as an escrow agent, as required
2 by California Financial Code section 17200.

3 4. Neither www.escrow-online-services.com; Services R Us aka Escrow & Mortgage
4 Temporary Specialist Co., Ms. Karen Michal, nor Mr. Michael William Parker is exempt from the
5 licensing requirements of Section 17200.

6 5. Neither www.escrow-online-services.com; Services R Us aka Escrow & Mortgage
7 Temporary Specialist Co., Ms. Karen Michal, nor Mr. Michael William Parker have been issued a
8 license from the Commissioner authorizing either to use words indicating that it is in the escrow
9 business, as required by California Financial Code section 17403.

10 6. It is believed that www.escrow-online-services.com, Services R Us aka Escrow &
11 Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr. Michael William Parker are
12 engaged in an illegal money laundering scheme which uses the guise of an online internet escrow
13 service, but actually seeks accounts in which to execute transactions involving illegal funds.

14 Based upon the foregoing findings, the California Corporations Commissioner finds that
15 www.escrow-online-services.com, Services R Us aka Escrow & Mortgage Temporary Specialist Co.,
16 Ms. Karen Michal, and Mr. Michael William Parker, and their officers, directors, partners, agents,
17 employees and/or servants are in violation of California Financial Code sections 17200, 17210.2(a)
18 and 17403(a).

19 Pursuant to California Financial Code section 17416, www.escrow-online-services.com,
20 Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr.
21 Michael William Parker are hereby ordered to desist and refrain from engaging in the business of
22 receiving escrows for deposit or delivery.

23 Pursuant to California Financial Code section 17403(b), www.escrow-online-services.com,
24 Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr.
25 Michael William Parker are further ordered to immediately desist and refrain from issuing,
26 circulating, or publishing any advertisement by means of any communication, including any website,
27 or making use of or circulating any letterheads, billheads, blank notes, blank receipts, blank escrow
28 instructions, certificates, circulars, or any written or printed paper containing any fictitious or

1 corporate name or other words indicating that it is in the escrow business.

2 Pursuant to California Financial Code section 17210.2(c), www.escrow-online-services.com,
3 Services R Us aka Escrow & Mortgage Temporary Specialist Co., Ms. Karen Michal, and Mr.
4 Michael William Parker are further ordered to immediately desist and refrain from disseminating, or
5 causing or permitting to be disseminated, in any manner whatsoever, any statement or representation
6 which is false, misleading, or deceptive, or which omits to state material information, or which refers
7 to the supervision of that agent by the State of California or any department or official thereof.

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

11 Dated: August ____, 2007
12 Sacramento, California

13 PRESTON DuFAUCHARD
14 California Corporations Commissioner

15
16 By: _____
17 SHARON A. LUERAS
18 Lead Corporations Counsel
19 Enforcement Division
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