

BEFORE THE
DEPARTMENT OF CORPORATIONS
STATE OF CALIFORNIA

In the Matter of the Desist and Refrain
Order issued to:

ARIF HALABY and TOTAL FINANCIAL
SOLUTIONS, INC.,

Respondents.

OAH No. 2011060757

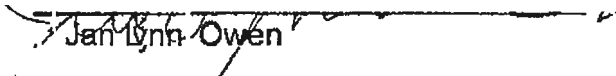
DECISION

The attached Proposed Decision of the Administrative Law Judge of the Office of Administrative Hearings, dated July 10, 2012, is hereby adopted by the Department of Corporations as its Decision in the above-entitled matter.

This Decision shall become effective on AUGUST 9, 2012.

IT IS SO ORDERED this 10th day of JULY 2012.

CALIFORNIA CORPORATIONS COMMISSIONER


Jan Lynn Owen