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**STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION**

TO: The Escrow Boss
Danielle Nicole Love
8383 Wilshire Blvd., Suite 443
Beverly Hills, CA 90211

DESIST AND REFRAIN ORDER

(For violations of Financial Code sections 17200 & 17403)

The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

1. The Commissioner has jurisdiction over the licensing and regulation of persons and entities engaged in the business of receiving escrows for deposit or delivery under the Escrow Law (Fin. Code §17000 et seq.)
2. At all relevant times, The Escrow Boss is and was an entity of unknown form doing business in California through a public website at www.theescrowboss.com, and telephone number of (310) 872-7836. There is no record of any corporate filings for an entity named The Escrow Boss in California.
3. At all relevant times, Danielle Nicole Love (Love) is and was a purported officer of The Escrow Boss. Love was listed as a CEO of The Escrow Boss on www.theescrowboss.com and held herself out on social media as a “Sr. Escrow Officer” at The Escrow Boss.
4. Since at least October of 2021, Love offered escrow services to the public as a “Sr. Escrow Officer” on behalf of The Escrow Boss and used an email address danielle@theescrowboss.com.
5. The Escrow Boss has engaged in the business of an escrow agent and advertised that it is in the escrow business by offering the following services on its public website at www.theescrowboss.com:
 - a) The Escrow Boss portrays itself as an escrow agent that is “the select choice for top producing agents.”

- 1 b) The Escrow Boss offers a variety of escrow services, including residential sales,
- 2 commercial sales, new construction, vacant land, short sales, 1031 exchanges, trust sales,
- 3 hard money loans, refinances, holding escrows, probate, etc.
- 4 c) The Escrow Boss invites consumers to open escrow by filling out and submitting an
- 5 online form requesting the opening of a particular type of escrow.

6 6. The Commissioner has not issued a license to The Escrow Boss to conduct business as an
7 escrow agent, as required under Financial Code section 17200.

8 7. The Escrow Boss is not exempt from the license requirements of Section 17200.

9 8. The Commissioner has not issued a license to the Escrow Boss authorizing it to use words
10 indicating that it is in the escrow business or advertise over the internet that it is in the escrow
11 business, as required under Financial Code section 17403.

12 By reason of the foregoing findings, the Commissioner is of the opinion that The Escrow
13 Boss has engaged in the business of an escrow agent without having first obtained a license from the
14 Commissioner, in violation of Financial Code section 17200.

15 Pursuant to Financial Code section 17416, The Escrow Boss and Love are ordered to desist
16 and refrain from engaging in the business of receiving escrows for deposit or delivery in the State of
17 California without first obtaining a license from the Commissioner of Financial Protection and
18 Innovation.

19 Further, the Commissioner is of the opinion that The Escrow Boss and Love advertised on
20 their website that The Escrow Boss was engaged in the escrow business without first obtaining an
21 escrow agent license from the Commissioner, in violation of Financial Code 17403.

22 Pursuant to Financial Code section 17403, The Escrow Boss and Love are ordered to desist
23 and refrain from issuing, circulating, or publishing any advertisements by means of any
24 communication, including any internet websites and social media, or making use of or circulating any
25 letterheads, billheads, blank notes, blank receipts, blank escrow instructions, certificates, circulars, or
26 any written or printed paper, containing any fictitious or corporate name or other words indicating

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1 that The Escrow Boss is in the escrow business, unless they first obtain an escrow agent license from
2 the Commissioner.

3 This order is necessary, in the public interest, and is consistent with the purposes, policies,
4 and provisions of the California Escrow Law (Fin. Code §17000 et seq.).

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DATED: May 29, 2023
Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division