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

**TO:** Escrowunited.com  
Michael Brown, Chairman  
Bruce Johnson, Managing Director  
Justin O'Brien, Executive Director  
Michelle Burrow, Secretary  
20969 Ventura Boulevard  
Woodland Hills, CA 91364

United Plus Escrow  
Glenn Stowell  
19 Quorn Crescent  
Coalville, Leicestershire  
Great Britain

**DESIST AND REFRAIN ORDER**

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

The California Corporations Commissioner finds that:

1. Escrowunited.com, Michael Brown, Bruce Johnson, Justin O'Brien, Michelle Burrow, United Plus Escrow, and Glenn Stowell have engaged in the business of an escrow agent by advertising escrow services over the internet at [www.escrowunited.com](http://www.escrowunited.com) from 1998 to the present as follows:

a) Escrowunited.com represents on its website that the process works as follows: The parties agree to the terms of the transaction. The buyer then sends the funds to Escrowunited.com, and the seller sends the merchandise to the buyer for inspection and approval. Once the buyer approves the merchandise, Escrowunited.com releases the funds to the seller, and the transaction is complete.

1                   b) Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien, Michelle  
2 Burrow, United Plus Escrow, and Glenn Stowell have represented themselves to be licensed escrow  
3 agents by claiming that the company is “fully licensed and accredited as an escrow company and is  
4 subject to compliance with all applicable escrow regulations, including the California Department of  
5 Development and Business Licensing and Permits.”

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7                   2. Neither Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien, Michelle  
8 Burrow, United Plus Escrow, nor Glenn Stowell has been issued a license from the Commissioner  
9 authorizing them to conduct business as an escrow agent, as required by California Financial Code  
10 section 17200.

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12                   3. Neither Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien, Michelle  
13 Burrow, United Plus Escrow, nor Glenn Stowell is exempt from the licensing requirements of Section  
14 17200.

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16                   4. Neither Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien, Michelle  
17 Burrow, United Plus Escrow, nor Glenn Stowell has been issued a license from the Commissioner  
18 authorizing them to use words indicating that they are in the escrow business, as required by  
19 California Financial Code section 17403.

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21 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that  
22 Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien, Michelle Burrow, United Plus  
23 Escrow, and Glenn Stowell and their officers directors, partners, agents, employees and/or servants  
24 are in violation of California Financial Code sections 17200 and 17403(a). Pursuant to California  
25 Financial Code section 17416, Escrowunited.com, Michael Brown, Bruce Johnson, Justin O’Brien,  
26 Michelle Burrow, United Plus Escrow, and Glenn Stowell are hereby ordered to desist and refrain  
27 from engaging in the business of receiving escrows for deposit or delivery without first obtaining a  
28 license from the Commissioner. Pursuant to California Financial Code section 17403(b),

1 Escrowunited.com, Michael Brown, Bruce Johnson, Justin O'Brien, Michelle Burrow, United Plus  
2 Escrow, and Glenn Stowell are further ordered to immediately desist and refrain from issuing,  
3 circulating, or publishing any advertisement by means of any communication, including any website,  
4 or making use of or circulating any letterheads, billheads, blank notes, blank receipts, blank escrow  
5 instructions, certificates, circulars, or any written or printed paper containing any fictitious or  
6 corporate name or other words indicating that they are in the escrow business.

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

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12 Dated: January 11, 2005  
13 Sacramento, California

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15 WILLIAM P. WOOD  
16 California Corporations Commissioner

17  
18 By: \_\_\_\_\_  
19 WAYNE STRUMPFER  
20 Acting Deputy Commissioner  
21 Enforcement and Legal Services  
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