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

TO: Forte-db.com
Forte DB Shipping Agency
Jeffrey Adler
714 Division Street
Mukwonago, Wisconsin 53149

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. Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler have engaged in the business of an escrow agent by advertising escrow services over the Internet at www.forte-db.com, from 2000 to the present as follows:

a) Forte-db.com represents on its website that the process works as follows: The buyer and seller agree to the terms of the transaction. The buyer pays Forte-db.com, which verifies the payment. Forte-db.com notifies the seller to ship its merchandise and then verifies that the buyer receives the shipment. The buyer accepts the goods. Forte-db.com then pays the seller and the transaction is complete.

b) Forte-db.com claims to protect both the buyer and the seller from fraud with this process.

c) Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler have represented themselves to be licensed escrow agents by advertising that the company holds Department of Corporations escrow agents' license number 963-1137. In fact, California escrow license number 963-1167 was issued to Escrow Services of the Central Coast, Inc. The license was suspended on April 5, 1996, and surrendered on May 20, 1996.

1 d) Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler have represented that
2 the escrow services provided by Forte-db.com are provided by Internet Escrow Services (IES), and
3 that IES is “fully licensed and accredited as an escrow company and is subject to compliance with all
4 applicable escrow regulations.” In fact, IES is an affiliate of Escrow.com and Forte-db.com is not
5 affiliated with either IES or Escrow.com.

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7 2. Neither Forte-db.com, Forte DB Shipping Agency nor Jeffrey Adler has been issued a
8 license from the Commissioner authorizing them to conduct business as an escrow agent, as required
9 by California Financial Code section 17200.

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11 3. Neither Forte-db.com, Forte DB Shipping Agency nor Jeffrey Adler is exempt from the
12 licensing requirements of Section 17200.

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14 4. Neither Forte-db.com, Forte DB Shipping Agency nor Jeffrey Adler has been issued a
15 license from the Commissioner authorizing them to use words indicating that they are in the escrow
16 business, as required by California Financial Code section 17403.

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18 5. Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler have disseminated or caused
19 to be disseminated false, misleading and/or deceptive statements or representations which refer to
20 Forte-db.com’s affiliation with IES, when, in fact, Forte-db.com is not affiliated with IES in any way.

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22 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that
23 Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler and their officers, directors, partners,
24 agents, employees and/or servants are in violation of California Financial Code sections 17200,
25 17210.2(a) and 17403(a). Pursuant to California Financial Code section 17416, Forte-db.com, Forte
26 DB Shipping Agency and Jeffrey Adler are hereby ordered to desist and refrain from engaging in the
27 business of receiving escrows for deposit or delivery without first obtaining a license from the
28 Commissioner. Pursuant to California Financial Code section 17403(b), Forte-db.com, Forte DB

1 Shipping Agency and Jeffrey Adler are further ordered to immediately desist and refrain from
2 issuing, circulating, or publishing any advertisement by means of any communication, including any
3 website, or making use of or circulating any letterheads, billheads, blank notes, blank receipts, blank
4 escrow instructions, certificates, circulars, or any written or printed paper containing any fictitious or
5 corporate name or other words indicating that they are in the escrow business. Pursuant to California
6 Financial Code section 17210.2(c), Forte-db.com, Forte DB Shipping Agency and Jeffrey Adler are
7 further ordered to immediately desist and refrain from disseminating, or causing or permitting to be
8 disseminated, in any manner whatsoever, any statement or representation which is false, misleading,
9 or deceptive, or which omits to state material information, or which refers to the supervision of that
10 agent by the State of California or any department or official thereof. Forte-db.com, Forte DB
11 Shipping Agency and Jeffrey Adler are further ordered to immediately desist and refrain from
12 disseminating or causing or permitting to be disseminated, in any manner whatsoever, any statement
13 or representation that Forte-db.com is in any manner associated with IES.

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

18 Dated: July 14, 2005
19 Sacramento, California

20 WAYNE STRUMPFER
21 Acting California Corporations Commissioner

22
23 By: _____
24 ALAN S. WEINGER
25 Acting Deputy Commissioner
26 Enforcement Division
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