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

TO: Ignacio Cortez, President of Administration Board
Armando Cirino, Vice-President
Clemente Domingo, General Manager
Emilio Di Colio, Headquarters Director
Camila Bellen, Head of Financial Department
Eloisa Cruz, Netherlands Managing Partner
Cristobal Espiridion, France Managing Partner
Claus Schneider, Germany Managing Partner
MLT-Line
MLT-Line.net
336 Randolph Pl NE
Washington, DC 20001

David VanHorn
1556 Delford Way
Smyrna, GA 30082

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. MLT-Line uses a business address of 336 Randolph Pl NE, Washington, District of Columbia, 20001 and operates at a website on the Internet at www.MLT-Line.net.
2. Acting for MLT-Line is Ignacio Cortez as the President of Administration Board (“Cortez”); Armando Cirino is the Vice-President (“Cirino”); Clemente Domingo is the General Manager (“Domingo”); Emilio Di Colio is the Headquarters Director (“Di Colio”); Camila Bellen is the Head of Financial Department (“Bellen”); Eloisa Cruz is the Netherlands Managing Partner (“Cruz”); Cristobal Espiridion is the France Managing Partner (Espiridion”); Claus Schneider is the Germany Managing Partner (“Schneider”), and David VanHorn is the Registrant and Administrative Contact (“VanHorn”).

1 3. MLT-Line, MLT-Line.net, Cortez, Cirino, Domingo, Di Colio, Ballen, Cruz,
2 Espiridion, Schneider, and VanHorn have engaged in the business of an escrow agent over the
3 Internet at www.MLT-Line.net as follows:

4 a) MLT-Line.net represents that it is MLT-Line which provides escrow services in
5 connection with merchandise and vehicle transportation services and that MLT-Line is a fully
6 licensed and accredited escrow company.

7 b) Consumers are told that MLT-Line protects both buyers and sellers in online
8 transactions. Specifically, MLT-Line purports to protect buyers because MLT-Line does not release
9 funds to the seller unless the buyer has received the vehicle or merchandise and has approved them.
10 MLT-Line purports to protect sellers because MLT-Line makes sure the money that is paid is in
11 MLT-Line's accounts before the vehicle or merchandise is delivered for inspection to the buyer.

12 c) Buyers are told to provide the seller with their delivery address details after they
13 have agreed with the seller on the price, terms and conditions of the sale. The seller then provides
14 MLT-Line with the buyer's delivery details and the vehicle or merchandise in order to start the
15 transaction. MLT-Line then verifies the buyer's details for delivery, inspects the vehicle or
16 merchandise, and completes transport documents. MLT-Line then instructs the buyer on how to
17 make payment in order for the vehicle or merchandise to be delivered for an inspection. After the
18 buyer approves, MLT-Line releases the money to the seller and the transaction is complete. If the
19 buyer is not satisfied, MLT-Line returns the money to the buyer and returns the vehicle or
20 merchandise to the seller.

21 4. Neither MLT-Line, MLT-Line.net, Cortez, Cirino, Domingo, Di Colio, Ballen, Cruz,
22 Espiridion, Schneider, nor VanHorn has been issued a license from the Commissioner authorizing
23 any of them to conduct business as an escrow agent, as required by California Financial Code section
24 17200.

25 5. Neither MLT-Line, MLT-Line.net, Cortez, Cirino, Domingo, Di Colio, Ballen, Cruz,
26 Espiridion, Schneider, nor VanHorn is exempt from the licensing requirements of California
27 Financial Code section 17200.

28 6. Neither MLT-Line, MLT-Line.net, Cortez, Cirino, Domingo, Di Colio, Ballen, Cruz,

1 Espiridion, Schneider, nor VanHorn has been issued a license from the Commissioner authorizing
2 any of them to use words indicating that person is in the escrow business, as required by California
3 Financial Code section 17403.

4 7. MLT-Line, MLT-Line.net, Cortez, Cirino, Domingo, Di Colio, Ballen, Cruz,
5 Espiridion, Schneider, and VanHorn have disseminated or caused to be disseminated false,
6 misleading and/or deceptive statements or representations by claiming that MLT-Line is a licensed
7 escrow company, in violation of California Financial Code section 17210.2.

8 Based upon the foregoing findings, the Commissioner is of the opinion that MLT-Line, MLT-
9 Line.net, Ignacio Cortez, Armando Cirino, Clemente Domingo, Emilio Di Colio, Camila Bellen,
10 Eloisa Cruz, Cristobal Espiridion, Claus Schneider, David VanHorn, and their officers, directors,
11 partners, agents, employees and/or servants are in violation of California Financial Code sections
12 17200, 17210.2(a) and 17403(a). Pursuant to California Financial Code section 17416, MLT-Line,
13 MLT-Line.net, Ignacio Cortez, Armando Cirino, Clemente Domingo, Emilio Di Colio, Camila
14 Bellen, Eloisa Cruz, Cristobal Espiridion, Claus Schneider, and David VanHorn are hereby ordered to
15 desist and refrain from engaging in the business of receiving escrows for deposit or delivery in
16 violation of Financial Code section 17200 without first obtaining a license from the Commissioner.

17 Further, based on the foregoing findings and pursuant to California Financial Code section
18 17403(b), MLT-Line, MLT-Line.net, Ignacio Cortez, Armando Cirino, Clemente Domingo, Emilio
19 Di Colio, Camila Bellen, Eloisa Cruz, Cristobal Espiridion, Claus Schneider, and David VanHorn are
20 further ordered to immediately desist and refrain from issuing, circulating, or publishing any
21 advertisement by means of any communication, including any website, or making use of or
22 circulating any letterheads, billheads, blank notes, blank receipts, blank escrow instructions,
23 certificates, circulars, or any written or printed paper containing any fictitious or corporate name or
24 other words indicating that they are in the escrow business.

25 In addition, based on the foregoing findings and pursuant to California Financial Code section
26 17210.2(c), MLT-Line, MLT-Line.net, Ignacio Cortez, Armando Cirino, Clemente Domingo, Emilio
27 Di Colio, Camila Bellen, Eloisa Cruz, Cristobal Espiridion, Claus Schneider, and David VanHorn are
28 further ordered to immediately desist and refrain from disseminating, or causing or permitting to be

1 disseminated, in any manner whatsoever, any statement or representation which is false, misleading,
2 or deceptive, or which omits to state material information, or which refers to the supervision of that
3 agent by the State of California or any department or official thereof.

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

7 Dated: November 17, 2009
8 Sacramento, California

9 PRESTON DuFAUCHARD
10 California Corporations Commissioner

11 By: _____
12 ALAN S. WEINGER
13 Deputy Commissioner
14 Enforcement Division
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