

1 MARY ANN SMITH  
Deputy Commissioner  
2 SEAN M. ROONEY  
Assistant Chief Counsel  
3 JUDY L. HARTLEY (CA BAR NO. 110628)  
Senior Corporations Counsel  
4 Department of Business Oversight  
320 West 4<sup>th</sup> Street, Ste. 750  
5 Los Angeles, California 90013-2344  
Telephone: (213) 576-7604 Fax: (213) 576-7181

6 Attorneys for Complainant  
7  
8

9 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
10 OF THE STATE OF CALIFORNIA  
11

12 In the Matter of THE COMMISSIONER OF ) File No.: 963-2571  
BUSINESS OVERSIGHT, )  
13 )  
14 Complainant, ) ORDER TO DISCONTINUE VIOLATIONS  
Pursuant to CALIFORNIA FINANCIAL  
15 vs. ) CODE SECTION 17602  
)  
16 EFFICIENCY ESCROW, INC. and ANELA )  
17 MIYASHIRO-LINDO, )  
)  
18 Respondents. )  
)  
19 )  
20 )

21 TO: EFFICIENCY ESCROW, INC.  
22 2131 Palomar Airport Road, Suite 325  
23 Carlsbad, California 92011

24 THE CALIFORNIA CORPORATIONS COMMISSIONER FINDS THAT:

25 Efficiency Escrow, Inc. filed liability reports with the Commissioner for the calendar years  
26 2010, 2011 and 2012 stating that it had not engaged in any Escrow Agent’s Fidelity Corporation  
27 (“EAFC”) covered transactions when in fact EAFC covered transactions was the only escrow  
28 business in which it was engaging. Such filings were in violation of Financial Code section 17348.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby ORDERED under the provisions of California Financial Code sections 17602 and 17604 that Efficiency Escrow, Inc. immediately discontinue the violations set forth above.

Dated: December 3, 2013  
Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
Mary Ann Smith  
Deputy Commissioner  
Enforcement Division