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

TO: Richard Ehmke, President  
Advanced Innovations, Inc., dba Business Direct Capital  
2888 Loker Avenue East, Suite 108  
Carlsbad, CA 92010  
and  
www.businessdirectcapital.com

**DESIST AND REFRAIN ORDER  
(For violation of section 22100 of the Financial Code)**

The California Corporations Commissioner finds that:

1. At all relevant times, Advanced Innovations, Inc., doing business as Business Direct Capital (“Business Direct Capital”), was a corporation formed under the laws of Delaware. It was incorporated on December 30, 1996. Its principal place of business is 2888 Loker Avenue East, Suite 108, Carlsbad, CA 92010. It maintains a website at www.businessdirectcapital.com.

2. At all relevant times, Richard Ehmke (“Ehmke”) was the president and control person of Business Direct Capital.

3. Beginning in 2008 or earlier, Ehmke and Business Direct Capital made loans to businesses in California and elsewhere.

4. According to its website, Business Direct Capital offers “up to \$150,000 cash with no financials (higher amount business loans available with full disclosure).” The website also offers “unsecured line of credit (no property/assets required).” The website further states: “You decide exclusively how to use your funds.”

5. Business Direct Capital’s website contains a slide show entitled “Secured Investment Opportunity.” The slide show says: “BDC is an equipment leasing broker in the U.S.” On a page

