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

TO: Anterra Services, Inc.  
Michael Lang, President  
Robert Elli, Chief Executive Officer  
Shara Lawrence, Sr. Financial Accounts Manager  
Anthony Wire  
640 S. Hill Street, Suite 900  
Los Angeles, CA 90014  
<http://www.anterraservicesinc.com>

**DESIST AND REFRAIN ORDER**

(For violations of sections 22100 and 50002 of the Financial Code)

The California Corporations Commissioner (“Commissioner”) finds that:

1. Anterra Services, Inc. is an entity of unknown origin with its last known address at 640 S. Hill Street, Suite 900, Los Angeles, CA 90014.
2. Anterra is and was operating a website on the internet at <http://www.anterraservicesinc.com>.
3. According to <http://www.anteraservicesinc.com>, Anterra has been engaged in business “for more than 15 years.” Anterra claims it specializes in “refinance loans and home mortgage loans,” and will “give you everything you need to get the loan that’s right for you.” Anterra further represents on its website that it will “get you the great rate you are looking for.” Anterra provides the following examples as a “few of the programs” it offers: fixed rates, adjustable rates, interest only, no documentation, stated income and asset, first time homebuyers, and 100% financing. In describing its services, the website also discusses mortgage loans, business loans, personal loans, home equity loans, home purchase loans, second mortgage loans, and business loans. On its website, Anterra further invites an “easy loan request form” and explains that a “Mortgage Specialist will contact you about your loan options.”
4. At all times, Anterra is and was associated with Anthony Wire, Michael Lang, Robert

1 Elli, and Shara Lawrence, in connection with these activities which they have undertaken to date:

- 2 a. At least one consumer received a “Loan Agreement & Cost of Borrowing Disclosure  
3 Statement” and related documents, requiring the consumer to pay a 7.5% interest rate  
4 on an alleged loan in the principal amount of \$10,000.
- 5 b. Upon applying on-line for a loan, the consumer was informed that he was approved  
6 for a loan and was requested to send \$732 in advance. Pursuant to that request, the  
7 consumer wired \$732 through Western Union.
- 8 c. The consumer never received the approved or accepted loan amount of \$10,000.

9 5. Neither Anterra nor the above-described individuals have been issued a license by the  
10 Commissioner authorizing them to engage in the business of a finance lender and/or broker under the  
11 California Finance Lenders Law, or a residential mortgage lender or servicer under the California  
12 Residential Mortgage Lending Act. Neither Anterra nor these individuals are exempt from the  
13 licensing requirements of California Financial Code sections 22100 and 50002.

14 By reason of the foregoing, Anterra Services, Inc., Michael Lang, Robert Elli, Shara  
15 Lawrence, and Anthony Wire have engaged in the business of a finance lender and/or broker, or a  
16 residential mortgage lender and/or servicer, in the State of California without first obtaining a license  
17 from the Commissioner, or otherwise being exempt. Pursuant to California Financial Code sections  
18 22712 and 50320, Anterra Services, Inc., Michael Lang, Robert Elli, Shara Lawrence and Anthony  
19 Wire are hereby ordered to desist and refrain from engaging in the business of a finance lender or  
20 broker, or a residential mortgage lender and/or servicer in the State of California without first  
21 obtaining a license from the Commissioner, or otherwise being exempt.

22 This order is necessary, in the public interest, for the protection of consumers, and is  
23 consistent with the purposes, policies, and provisions of the California Finance Lenders Law and the

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1 California Residential Mortgage Lending Act. This order shall remain in full force and effect until  
2 further order of the Commissioner.

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4 Dated: November 9, 2011  
5 Los Angeles, CA

PRESTON DuFAUCHARD  
California Corporations Commissioner

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By \_\_\_\_\_

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ALAN S. WEINGER  
Deputy Commissioner  
Enforcement Division

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