STATE OF MAINE
OFFICE OF SECURITIES
121 STATE HOUSE STATION
AUGUSTA, ME 04333

IN RE: Wise Financial Marketing Solutions, LLC and iBridge Equity, LLC	ORDER TO CEASE AND DESIST 09-063-1

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Wise Financial Marketing Solutions, LLC ("Wise Financial Marketing Solutions") registered as a limited liability company in Wyoming on October 9, 2007. Its address is P.O. Box 33516, Phoenix, Arizona 85067. On March 14, 2009, Wise Financial Marketing Solutions was administratively dissolved. According to a limited liability company filing made with Wyoming, Wise Financial Marketing Solutions' registered agent was Wyoming Corporate Services, Inc. located at 2710 Thomas Avenue, Cheyenne, Wyoming 82001.

2. iBridge Equity, LLC ("iBridge Equity") registered as a limited liability company in Nevada on October 9, 2007. Its address is 5555 N 7th Street, Suite 134-329, Phoenix, Arizona 85014-2562. Its status was revoked on November 1, 2009. According to a limited liability company filing made with Nevada, iBridge Equity's registered agent was Nevada Corporation Services Limited, located at 4231 Dant Boulevard, Reno, Nevada 89509-7020. It resigned from servicing as an agent on February 23, 2010. According to handouts provided to a Maine resident who purchased the Wise Financial Marketing Solutions program, Wise Financial Marketing Solutions is an authorized agent of iBridge Equity.

3. According to the handouts, Wise Financial Marketing Solutions offers a program that assists purchasers in starting a business by providing "guidelines and simple instructions to help you develop an internet based financial service business." It assists purchasers with advertising their financial products in areas such as mortgage and home loans. Wise Financial Marketing Solutions also provides each purchaser with his/her own website.

4. In or around February 26, 2008, a 91 year old Maine resident called Wise Financial Marketing Solutions because he was interested in helping his son

start a business he could operate from his home. During the call, the Maine resident agreed to provide his credit card number to purchase information about the Wise Financial Marketing Solutions program for $19.95. However, his March 2008 credit card statement reflected two payments to "WFMS" on February 27, 2008; one for $19.95 and a second for $495.00. The Maine resident never authorized the $495.00 payment.

5. Upon further consideration, the Maine resident decided that he did not want to purchase the program and so he contacted Wise Financial Marketing Solutions to obtain a refund of the fees he had paid. However, they would not consent to the refund, instead insisting that they had a better program that would give him returns of $1,500.00 per month. Although the Maine investor never agreed to purchase the additional program, when he received his credit card bills the following month, Wise Financial Marketing Solutions had billed him for an additional $5,200.

6. The Maine resident and Wise Financial Marketing Solutions engaged in numerous discussions about how the Maine resident could obtain a refund of his fees. On May 11, 2008, the company returned $3,000.00 of his funds.

7. The program that Wise Financial Marketing Solutions or iBridge Equity offered and sold to the Maine resident is a business opportunity under 32 M.R.S.A. § 4691(3).

8. The seller of a business opportunity is required to register with the administrator prior to selling, offering to sell, advertising or undertaking any other act relating to the promotion of business opportunities in Maine. 32 M.R.S.A. § 4696.

9. At no time relevant to this Notice has Wise Financial Marketing Solutions or iBridge Equity been registered as a business opportunity in Maine.

10. Under 32 M.R.S.A. § 4692, a seller must present a disclosure statement to a prospective purchaser.

11. At no time relevant to this Notice did Wise Financial Marketing Solutions or iBridge Equity provide a sufficient disclosure statement.

12. Under 32 M.R.S.A. § 4699(1), it is unlawful for any seller of a business opportunity to fail to comply with any provision of 32 M.R.S.A. §§ 4691 through 4700-B, including, but not limited to failing to provide a disclosure pursuant to 32 M.R.S.A. § 4692 and failing to register pursuant to 32 M.R.S.A. §§ 4696 and 4697.

13. On May 14, 2009, the Maine Office of Securities ("the Office") sent a certified letter to Wise Financial Marketing Solutions notifying it that it had been selling, offering to sell, and advertising business opportunities in the State of Maine in violation of Title 32 M.R.S.A. Chapter 69-B, *Regulations of the Sale of Business Opportunities*. The letter also requested that Wise Financial Marketing Solutions provide a list of all Maine persons who had purchased its business opportunity and it advised Wise Financial Marketing Solutions that the company must refrain from soliciting Maine residents until the company was fully compliant with Chapter 69-B.

14. Wise Financial Marketing Solutions has not provided the Office with the requested information, nor has it provided the Office with an assurance that it would refrain from soliciting Maine residents, despite a request from the Office that it provide such an assurance.

15. For the reasons stated above, the Administrator reasonably believes that Wise Financial Marketing Solutions and iBridge Equity have engaged, are engaging and/or are about to engage in acts or practices constituting violations of 32 M.R.S.A §§4691 through 4700-B.

16. Whenever it appears to the Administrator that any person has engaged in or is about to engage in any act or practice constituting a violation of 32 M.R.S.A. §§ 4691 through 4700-B., the Administrator may issue an order directing the person to cease and desist from continuing the act or practice. 32 M.R.S.A. § 4700(5).

17. A notice of intent to issue a cease and desist order having been issued to Wise Financial Marketing Solutions, LLC and iBridge Equity, LLC, and the aforementioned having failed to request a hearing within the time allowed by law, the entry of a permanent order to cease and desist is warranted.

NOW, THEREFORE, it is ORDERED that Wise Financial Marketing Solutions, LLC and iBridge Equity, LLC, CEASE AND DESIST from violating 32 M.R.S.A. c. 69-B, "Regulations of the Sale of Business Opportunities," including the failure to comply with 1) the requirement in 32 M.R.S.A. § 4696 that the seller of a business opportunity "register with the Securities Administrator prior to selling, offering to sell [or] advertising … business opportunities in this State;" and 2) the requirement in 32 M.R.S.A. § 4692 that sellers of business opportunities "provide all purchasers with a disclosure document meeting the requirements of this chapter" within the time specified in section 4692.

Pursuant to 32 M.R.S.A. § 4700(5), this is a final order, entered after notice and opportunity for hearing. Pursuant to 5 M.R.S.A. § 11001, a person aggrieved by the order may obtain judicial review in the Superior Court in accordance with 5 M.R.S.A. § 11001 *et seq*.

Date: October 7, 2010

Judith M. Shaw
Securities Administrator