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

TO: Robert Fletcher, President
3753 Howard Hughes Parkway, Suite 200
Las Vegas, Nevada 89109

ProVision Business Systems, Inc.
3858 Meadows Lane
Las Vegas, Nevada 89107

DESIST AND REFRAIN ORDER
(For violations of Section 31110 of the Corporations Code)

The California Corporations Commissioner finds that:

1. At all relevant times, Robert Fletcher was the President of ProVision Business Systems, Inc. a wholly owned subsidiary of ProVision Operation Systems, Inc. ProVision Operation Systems, Inc. was founded in 2003 and is a Nevada Corporation with national headquarters in Las Vegas, Nevada. ProVision Business Systems, Inc. (“ProVision”) sets up national training ProVision Success Centers to provide basic education about business, stocks and real estate.

2. Beginning in November 2003, ProVision and Robert Fletcher offered or sold franchises to operate and provide educational seminars and training programs in the areas of real estate, business, investing and personal finance.

3. At all relevant times, ProVision and Robert Fletcher granted the ProVision Success Center franchisee the right to use its trade names and trademarks as follows: ProVision Business System; Financial Power Network; ProVision International Market; ProVision Seminar System; ProVision Limousine Services; ProVision Property Management; ProVision Trade Seminars; Provision Legal

1 Systems; Procomm 20/20 and any other names associated and affiliated with ProVision Business
2 Systems, Inc.

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4 4. Franchisees agreed to pay ProVision an initial fee as consideration for the franchise
5 granted, in the sum of One Hundred Thousand Dollars (\$100,000). In addition, Franchisees agreed to
6 pay ProVision a service fee of 60% of all profits generated by the franchisees.

7 5. ProVision agreed to make available to franchisees an exclusive Success Center territory.
8 Franchisees were entitled to commissions and fees generated within a Success Center territory
9 including 10% commission on all the seminar sales generated within the territory and up to 5%
10 referral fees on all the financial transactions completed between ProVision Business Systems, Inc.,
11 franchisees and members of the territory.

12 6. Pursuant to the agreement, franchisees had the responsibility of finding an office suite
13 where ProVision Seminars and Programs could be conducted. Franchisee had to obtain ProVision's
14 approval for the prospective ProVision Success Center location.

15 7. Franchisee services were to be provided in complete conformance with the specifications,
16 standards and instructions as given in writing from time to time by ProVision. ProVision had the
17 right to inspect the licensed premises from time to time without notice but within regular business
18 hours. ProVision required that Franchisees installed and use upon the premises such furnishings,
19 furniture, signs and equipment as may from time to time be required by ProVision. ProVision
20 required that all signs of any kind used or maintained on the licensed premises were to display no
21 other trademark or trade name other than "ProVision Success Center" and the color, size, design and
22 content were to be in accordance with specifications therefore that may be required by ProVision.

23 8. These franchises were offered or sold in this state.

24 9. The Department of Corporations has not issued a registration to ProVision Business Systems,
25 Inc. or Robert Fletcher for the offer or sale of any franchise in this state. Additionally, the offer or
26 sale of any franchise of ProVision Business Systems, Inc. is not exempt from registration.
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