UNITED STATES OF AMERICA
Before the
SECURITIES AND EXCHANGE COMMISSION

SECURITIES EXCHANGE ACT OF 1934
Release No. 67763 / August 31, 2012

ADMINISTRATIVE PROCEEDING
File No. 3-14956

In the Matter of
Alliance Bancshares California,
City Loan, Inc.,
Clear Choice Financial, Inc.,
Community Bancorp,
CRC Crystal Research Corp.,
Cygne Designs, Inc., and
Davi Skin, Inc.,
Respondents.

ORDER MAKING FINDINGS AND
REVOKING REGISTRATION OF
SECURITIES PURSUANT TO SECTION
12(j) OF THE SECURITIES EXCHANGE
ACT OF 1934 AS TO CLEAR CHOICE
FINANCIAL, INC.

I.

The Securities and Exchange Commission (“Commission”) deems it necessary and
appropriate for the protection of investors to accept the Offer of Settlement submitted by Clear
Choice Financial, Inc. (“CLCI” or “Respondent”) pursuant to Rule 240(a) of the Rules of
Practice of the Commission, 17 C.F.R. § 201.240(a), for the purpose of settlement of these
proceedings initiated against Respondent on July 19, 2012, pursuant to Section 12(j) of the

II.

Solely for the purpose of these proceedings and any other proceedings brought by or on
behalf of the Commission, or to which the Commission is a party, and without admitting or
denying the findings herein, except as to the Commission’s jurisdiction over it and the subject
matter of these proceedings, which are admitted, Respondent consents to the entry of this Order
Making Findings and Revoking Registration of Securities Pursuant to Section 12(j) of the
III.

On the basis of this Order and Respondent’s Offer, the Commission finds that:\footnote{The findings herein are made pursuant to Respondent’s Offer of Settlement and are not binding on any other person or entity in this or any other proceeding.}

1. CLCI (CIK No. 1307431) is a revoked Nevada corporation located in Phoenix, Arizona with a class of securities registered with the Commission under Exchange Act Section 12. As of July 12, 2012, the common stock of CLCI (symbol CLCI) was quoted on OTC Link (formerly “Pink Sheets”) operated by OTC Markets Inc., had seven market makers, and was eligible for the “piggyback” exception of Exchange Act Rule 15c2-11(f)(3).

2. CLCI has failed to comply with Exchange Act Section 13(a) and Rules 13a-1 and 13a-13 thereunder because it has not filed any periodic reports with the Commission since the period ended September 30, 2006.

IV.

In view of the foregoing, the Commission deems it necessary and appropriate for the protection of investors to impose the sanction specified in Respondent’s Offer.

Accordingly, it is hereby ORDERED that:

Pursuant to Section 12(j) of the Exchange Act, the registration of each class of Respondent’s securities registered pursuant to Exchange Act Section 12 be, and hereby is, revoked.

For the Commission, by its Secretary, pursuant to delegated authority.

Elizabeth M. Murphy
Secretary