

UNITED STATES OF AMERICA
before the
SECURITIES AND EXCHANGE COMMISSION

SECURITIES EXCHANGE ACT OF 1934
Release No. 73310 / October 7, 2014

Admin. Proc. File No. 3-15941

In the Matter of

CHAOLEI MARKETING AND FINANCE COMPANY,
CLEAR-LITE HOLDINGS, INC.,
ENCOMPASS GROUP AFFILIATES, INC.
(n/k/a RE-ACT ENTERPRISES, INC.), and
SUN AMERICAN BANCORP

NOTICE THAT INITIAL DECISION HAS BECOME FINAL

The time for filing a petition for review of the initial decision in this proceeding has expired. No such petition has been filed by Chaolei Marketing and Finance Company, Clear-Lite Holdings, Inc., Encompass Group Affiliates, Inc. (n/k/a Re-Act Enterprises, Inc.), or Sun American Bancorp and the Commission has not chosen to review the decision on its own initiative.

Accordingly, notice is hereby given, pursuant to Rule 360(d) of the Commission's Rules of Practice,¹ that the initial decision of the administrative law judge² has become the final decision of the Commission with respect to Chaolei Marketing and Finance Company, Clear-Lite Holdings, Inc., Encompass Group Affiliates, Inc. (n/k/a Re-Act Enterprises, Inc.), and Sun American Bancorp. The order contained in that decision is hereby declared effective. The initial

¹ 17 C.F.R. § 201.360(d).

² *Chaolei Mktg. and Fin. Co., Clear-Lite Holdings, Inc., Encompass Group Affiliates, Inc. (n/k/a Re-Act Enter., Inc.), and Sun Am. Bancorp*, Initial Decision Rel. No. 653 (Aug. 7, 2014), 109 SEC Docket 10, 2014 WL 3867832. The Central Index Key numbers are: 1213788 for Chaolei Marketing and Finance Company; 1412299 for Clear-Lite Holdings, Inc.; 1100820 for Encompass Group Affiliates, Inc. (n/k/a Re-Act Enterprises, Inc.); and 1042521 for Sun America Bancorp.

decision ordered that, pursuant to Section 12(j) of the Securities Exchange Act of 1934, the registrations of each class of registered securities of Chaolei Marketing and Finance Company, Clear-Lite Holdings, Inc., Encompass Group Affiliates, Inc. (n/k/a Re-Act Enterprises, Inc.), and Sun American Bancorp are hereby revoked.

For the Commission, by the Office of the General Counsel, pursuant to delegated authority.

Brent J. Fields
Secretary