State of California – Department of Corporations

STATE OF CALIFORNIA

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

DEPARTMENT OF CORPORATIONS

TO: GALE ROBINSON
DBA MONEY & MORE
43372 E. Florida Ave., Suite A
Hemet, CA 92544

AMENDED
CITATIONS
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code sections 23050 and 23058)

The California Corporations Commissioner finds that:

1. Gale Robinson dba Money & More, hereinafter ("Licensee") is, and was at all relevant times herein an individual conducting business in this state with her principal place of business located at 43372 E. Florida Ave., Suite A, Hemet, CA 92544 ("Location 1"). Licensee has additional licensed business locations as follows:

790 Beaumont Ave., #104, Beaumont, CA 92223 ("Location 2").

1520 S. San Jacinto, San Jacinto, CA 95258 ("Location 3").

34477 Yucaipa Blvd., Yucaipa, CA 92399 ("Location 4").

2. On or about December 31, 2004, Licensee obtained a license from the California Corporations Commissioner ("Commissioner") to engage in the business of deferred deposit transactions at Location 1, subsequently obtaining licenses for Locations 2 and 3 on September 25, 2006 and obtaining a license for Location 4 on June 4, 2008.

3. An examination of Licensee conducted by the Commissioner on June 23, 2008 disclosed the following violations at Locations 1, 2 and 3.

Citation A, Location 1,2 and 3. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

Citation B, Locations 1, 2 and 3. The written Agreement failed to contain disclosure that customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

Citation C, Locations 1, 2 and 3. The written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction in violation of California Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006

Citation D, Locations 1, 2 and 3. The written agreement failed to contain disclosure that the licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service in violation of Financial Code section 23035 (e) (11).

Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to the Commissioner an administrative penalty for Locations 1, 2 and 3 in the total amount $10,000 for the following Citations within 30 days from the date of these Citations.

Citation A, Locations 1, 2 and 3.	$2,500
Citation B, Locations 1, 2 and 3.	$2,500
Citation C, Locations 1, 2 and 3.	$2,500
Citation D, Locations 1, 2 and 3.	$2,500

Pursuant to California Financial Code section 23050, Licensee is hereby ordered to desist and refrain from engaging in the business of deferred deposit transactions in the State of California in violation of the above referenced sections.

These Citations and Desist and Refrain Order are necessary, in the public interest, for the protection of consumers and is consistent with the purposes, policies and provisions of the California Deferred Deposit Transaction Law. These Citations and Desist and Refrain Order shall remain in full force and effect until further order of the Commissioner.

These Citations are separate from any further action that may include other administrative, civil or criminal remedies that the Commissioner may take based upon the

violations of law cited herein or otherwise.

California Financial Code section 23058 provides, in relevant part:

> (a) If, upon inspection, examination or investigation, based upon a complaint or otherwise, the department has cause to believe that a person is engaged in the business of deferred deposit transactions without a license, . . . the department may issue a citation to that person in writing, describing with particularity the basis of the citation. Each citation may contain . . . an assessment of an administrative penalty not to exceed two thousand five hundred dollars ($2,500) . . . .
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> . . .
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> (c) If within 30 days from the receipt of the citation of the person cited fails to notify the department that the person intends to request a hearing as described in subdivision (d), the citation shall be deemed final.
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> (d) Any hearing held under this section shall be conducted in accordance with Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code . . . .

California Financial Code section 23050 provides:

> Whenever, in the opinion of the commissioner, any person is engaged in the business of deferred deposit transactions, as defined in this division, without a license from the commissioner, or any licensee is violating any provision of this division, the commissioner may order that person or licensee to desist and to refrain from engaging in the business or further violating this division. If, within 30 days, after the order is served, a written request for a hearing is filed and no hearing is held within 30 days thereafter, the order is rescinded.

The request for a hearing may be made by delivering or mailing a written request to:

Steven Thompson
Special Administrator
California Deferred Deposit Transaction Law
Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: November 14, 2008
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By_____
STEVEN C. THOMPSON
Special Administrator
California Deferred Deposit Transaction Law

State of California – Department of Corporations

STATE OF CALIFORNIA

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

DEPARTMENT OF CORPORATIONS

TO: GALE ROBINSON
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2. On or about December 31, 2004, Licensee obtained a license from the California Corporations Commissioner ("Commissioner") to engage in the business of deferred deposit transactions at Location 1, subsequently obtaining licenses for Locations 2 and 3 on September 25, 2006 and obtaining a license for Location 4 on June 4, 2008.

3. An examination of Licensee conducted by the Commissioner on June 23, 2008 disclosed the following violations at Locations 1, 2 and 3.

Citation A, Location 1. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

Citation B, Location 2. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

Citation C, Location 3. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

Citation D, Location 1. The written Agreement failed to contain disclosure that customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

Citation E, Location 2. The written Agreement failed to contain disclosure that customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

Citation F, Location 3. The written Agreement failed to contain disclosure that customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

Citation G, Location 1. The written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction in violation of California Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006

Citation H, Location 2. The written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction in violation of California Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

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Citation I, Location 3. The written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction in violation of California Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous regulatory examination conducted on September 14, 2006.

Citation J, Location 1. The written agreement failed to contain disclosure that the licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service in violation of Financial Code section 23035 (e) (11).

Citation K, Location 2. The written agreement failed to contain disclosure that the licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service in violation of Financial Code section 23035 (e) (11).

Citation L, Location 3. The written agreement failed to contain disclosure that the licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service in violation of Financial Code section 23035 (e) (11).

Citation M, Location 3. Licensee failed to post the notice with the required disclosures in letters at least ½ inch in height in conspicuous view of the public in violation of California Financial Code section 23035 (d).

Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to the Commissioner an administrative penalty for Location 2 in the total amount $29,500 for the following Citations within 30 days from the date of these Citations.

Citation A, Location 1.	$2,500
Citation B, Location 2	$2,500
Citation C, Location 3.	$2,500
Citation D, Location 1.	$2,500
Citation E, Location 2.	$2,500
Citation F, Location 3.	$2,500
Citation G, Location 1.	$2,500
Citation H, Location 2.	$2,500

Citation I, Location 3.	$2,500
Citation J, Location 1.	$1,500
Citation K, Location 2.	$1,500
Citation L, Location 3.	$1,500
Citation M, Location 3.	$2,500

Pursuant to California Financial Code section 23050, Licensee is hereby ordered to desist and refrain from engaging in the business of deferred deposit transactions in the State of California in violation of the above referenced sections.

These Citations and Desist and Refrain Order are necessary, in the public interest, for the protection of consumers and is consistent with the purposes, policies and provisions of the California Deferred Deposit Transaction Law. These Citations and Desist and Refrain Order shall remain in full force and effect until further order of the Commissioner.

These Citations are separate from any further action that may include other administrative, civil or criminal remedies that the Commissioner may take based upon the violations of law cited herein or otherwise.

California Financial Code section 23058 provides, in relevant part:

> (a) If, upon inspection, examination or investigation, based upon a complaint or otherwise, the department has cause to believe that a person is engaged in the business of deferred deposit transactions without a license, . . . the department may issue a citation to that person in writing, describing with particularity the basis of the citation. Each citation may contain . . . an assessment of an administrative penalty not to exceed two thousand five hundred dollars ($2,500) . . . .
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> (c) If within 30 days from the receipt of the citation of the person cited fails to notify the department that the person intends to request a hearing as described in subdivision (d), the citation shall be deemed final.
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> (d) Any hearing held under this section shall be conducted in accordance with Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code . . . .

California Financial Code section 23050 provides:

> Whenever, in the opinion of the commissioner, any person is engaged in the business of deferred deposit transactions, as defined in this division, without a license from the commissioner, or any licensee is violating any provision of this division, the commissioner may order that person or licensee to desist

and to refrain from engaging in the business or further violating this division. If, within 30 days, after the order is served, a written request for a hearing is filed and no hearing is held within 30 days thereafter, the order is rescinded.

The request for a hearing may be made by delivering or mailing a written request to:

Steven Thompson
Special Administrator
California Deferred Deposit Transaction Law
Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: September 16, 2008
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By_____
STEVEN C. THOMPSON
Special Administrator
California Deferred Deposit Transaction Law

State of California – Department of Corporations