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2 **STATE OF CALIFORNIA**
3 **BUSINESS, TRANSPORTATION AND HOUSING AGENCY**
4 **DEPARTMENT OF CORPORATIONS**

5 TO: Innovative Systems Technology, Inc. D.B.A. Briggs & Baker
6 Innovative Systems Technology, Inc.
7 Briggs & Baker, *Financial Services Provider*
8 27201 Tourney Road, Suite 204
9 Valencia, CA 91354

10 Jack Briggs a.k.a. John David Briggs
11 25763 Barnett Lane
12 Stevenson Ranch, CA 91381

Todd A. Baker
35471 Larchford Road
Acton, CA 93510

Darren Lee Albrecht
17821 Lassen Street, Suite 241
Northridge, CA 91325

Darrin Baker
13864 Kerry Lane
San Diego, CA 91130

13 **DESIST AND REFRAIN ORDER**

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15 The California Corporations Commissioner finds that:

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17 1. Subject Innovative Systems Technology, Inc.; Innovative Systems Technology, Inc.
18 D.B.A. Briggs & Baker; Briggs & Baker, *Financial Services Provider*; Jack Briggs (a.k.a.
19 John David Briggs); Todd A. Baker; Darren Lee Albrecht; Darrin Baker, and/or others
20 working in concert or participation with them, engaged in the following activities in violation
21 of the Check Sellers, Bill Payers and Proraters Law pursuant to the California Financial
22 Code section 12000, et seq.
23 2. Subjects placed advertisements in print, radio and/or other media, including Internet
24 Web sites offering services to California consumers, among others, as a credit services
25 organization, debt negotiator, credit counselor or prorater promising to reduce large
26 amounts of their existing credit debt, and improve their credit. These advertisements
27 include as an example saving 50%, 60% even 75% off your credit card balance by
28 enrolling with subjects who will act as debt negotiators for the consumer. Subjects

1 represented to consumers that they make arrangements with creditors for payment of a
2 debtor's obligations.

3 3. The Department of Corporations has jurisdiction of and regulates proraters
4 under the Check Sellers, Bill Payers and Proraters Law is under the Department's
5 jurisdiction. California Financial Code section 12200, states:

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7 No person shall engage in the business, for compensation, of
8 selling checks, drafts, money orders, or other commercial
9 paper serving the same purpose, or of receiving money as
10 agent of an obligor for the purpose of paying bills, invoices, or
11 accounts of such obligor, or acting as a prorater, nor shall any
12 person, without direct compensation and not as an authorized
13 agent for a utility company, accept money for the purpose of
14 forwarding it to others in payment of utility bills, without first
15 obtaining a license from the commissioner.

16 4. The California Corporations Commissioner has not licensed any of the
17 above named subjects in this State to act as a prorater as defined in California Financial
18 Code section 12002.1.

19 5. Members of the public have provided funds to subjects based upon
20 assurances and representations that the subjects will assist them in reducing their
21 debts and negotiate with their creditors and distribute payments.

22 6. Based upon the foregoing findings, the California Corporations
23 Commissioner is of the opinion that subjects are engaged either actually or through
24 subterfuge, in the business of prorating as defined in the Check Sellers, Bill Payers
25 and Proraters Law without a license from the Commissioner.

26 Pursuant to Financial Code section 12103 the California Corporations
27 Commissioner hereby orders subjects Innovative Systems Technology, Inc. D.B.A.
28 Briggs & Baker; Innovative Systems Technology, Inc.; Briggs & Baker, *Financial
Services Provider*; Jack Briggs (a.k.a. John David Briggs); Todd A. Baker; Darrin
Baker and others acting in concert or participation with them to desist and refrain

1 from engaging in the business as a prorater unless and until they are licensed or
2 exempt. This Order is necessary, in the public interest and for the protection of
3 consumers.

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5 Dated: September 18, 2002

6 Sacramento, California

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DEMETRIOS A. BOUTRIS

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California Corporations Commissioner

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By _____

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VIRGINIA JO DUNLAP

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Supervising Counsel

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Enforcement and Legal Services Division

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