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

TO:  GRACE SMYTH, individually, and GRACE SMYTH, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
18/19 College Green
Dublin, Ireland

and

JEREMY SABOURIN, individually, and JEREMY SABOURIN, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
707-15 Kennedy Street
Winnipeg, Manitoba R3C 3X5
Canada

and

JOANNE TURNER, individually, and JOANNE TURNER, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
18/19 College Green
Dublin, Ireland

and

WHITNEY MOORE, individually, and WHITNEY MOORE, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
First Floor, Wilton Park House, Wilton Place
Dublin, Ireland

and

PAUL ASH, individually, and PAUL ASH, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
PO Box 4577
Markham, Ontario L3R 5M7
Canada
KIMBERLY DETHOMAS, individually, and KIMBERLY THOMAS, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
400-15225 104th Avenue
Surrey, British Columbia V3R 6Y8
Canada

and

KIMBERLY DETHOMAS, individually, and KIMBERLY THOMAS, d.b.a. COASTLINE CREDIT, LTD., SONIC PAYDAY, LTD., PRL DIRECT and E-CARE CONTACT CENTERS
300-433 Main Street
Winnipeg, Manitoba R3B 1B3
Canada

DESIST AND REFRAIN ORDER
(For violations of California Financial Code section 23005)

The California Corporations Commissioner finds that:

1. GRACE SMYTH, JEREMY SABOURIN, JOANNE TURNER, WHITNEY MOORE, PAUL ASH and KIMBERLEY DETHOMAS (collectively “Grace Smyth et al.) are individuals and principals in COASTLINE CREDIT, LTD. (“Coastline Credit”), SONIC PAYDAY, LTD. (“Sonic Payday”), PRL DIRECT and E-CARE CONTACT CENTERS (“E-Care”), and are engaged in the business of deferred deposit transactions in the State of California.

2. Coastline Credit and Sonic Payday are, and were at all relevant times herein, limited liability companies registered and existing at the same address, 18/19 College Green, Dublin, Ireland.


4. Jeremy Sabourin is the registrant identified with the domain name registry for both Coastline Credit (www.coastlinecredit.com) and E-Care (www.ecarecenters.com). Grace Smyth is the administrative contact identified with Coastline Credit’s domain name registry.
Joanne Turner is the administrative contact identified with Sonic Payday’s domain name registry.

5. The registry information for Sonic Payday and for PRL Direct (www.prldirect.com) indicates that both companies use the same Domain Name System (DNS) servers bearing E-Care’s name (dns1.ecarecenters.net and dns2.ecarecenters.net).

6. The websites for Sonic Payday and PRL Direct are nearly identical.

7. Grace Smyth et al. and Grace Smyth et al. doing business as Coastline Credit, Sonic Payday, PRL Direct and E-Care are not exempt from Financial Code section 23005 licensing requirements.

8. It is the belief of the Commissioner that Coastline Credit, Sonic Payday, PRL Direct and E-Care all operate as one deferred deposit loan business.

9. Grace Smyth et al. and Grace Smyth et al. doing business as Coastline Credit, Sonic Payday, PRL Direct and E-Care have engaged in the business of deferred deposit transactions by originating deferred deposit transactions as described below:

10. A deferred deposit transaction is a written transaction whereby one person gives funds to another person upon receipt of a personal check and it is agreed that the personal check shall not be deposited until a later date.

11. Grace Smyth et al. or Grace Smyth et al. doing business as Coastline Credit, Sonic Payday, PRL Direct and E-Care have offered loans to residents of the State of California.

12. By reason of the foregoing, Grace Smyth et al. and Grace Smyth et al. doing business as Coastline Credit, Sonic Payday, PRL Direct and E-Care have engaged in the business of deferred deposit transactions without having first obtained a license from the Commissioner in violation of California Financial Code section 23005.

Pursuant to California Financial Code section 23050, Grace Smyth et al. and Grace Smyth et al. doing business as Coastline Credit, Sonic Payday, PRL Direct and E-Care are hereby ordered to desist and refrain from engaging in the business of deferred deposit transactions without first obtaining a license from the Commissioner unless exempt. This Order is 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. This order shall remain in full force and effect until further order of the Commissioner.

California Financial Code section 23050 provides in pertinent part:

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 . . . the commissioner may order that person or licensee to desist and to refrain from engaging in the business . . .. 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.

Dated: March 6, 2007
Sacramento, CA

PRESTON DUFAUCHARD
Corporations Commissioner

By

Steven C. Thompson
Special Administrator
California Deferred Deposit Transaction Law