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

**TO:** CT LOANS CENTER, INC. AKA FIRST REVERENCE, INC.  
CAR TITLE LOANS CENTER AKA MARKO ROMANIC  
LOAN CENTER AKA ANDREJA SKALIC  
CT LOANS 1566 W. 37<sup>th</sup> Street  
MARJAN KOSTOMAJ Los Angeles, California 90018  
DANIEL C. STAR  
TERESA MANDUJANO  
706 S. Hill Street, Suites 420 & 900  
Los Angeles, California 90014  
  
FAST DRIVE  
TOMAZ POTOČNIK  
3853 Wall Street  
Los Angeles, California 90011

**DESIST AND REFRAIN ORDER**  
**(For violations of California Financial Code section 22100)**

The California Corporations Commissioner finds that:

1. CT Loans Center, Inc. also known as Car Title Loans Center, Loan Center and CT Loans is a California corporation and has its principal place of business located at 706 S. Hill Street, Suites 420 and 900, Los Angeles, California 90014, and until at least April 2009, had a further location at 4501 W. Pico Boulevard, Los Angeles, California 90019.
2. Marjan Kostomaj (“Kostomaj”) is, and was at all times relevant herein, the president and owner of CT Loans Center, Inc.
3. Daniel C. Star (“Star”) and Teresa Mandujano (“Mandujano”) are, and were at all times relevant herein, persons responsible for the conduct of CT Loans Center, Inc.’s lending activities in California.
4. First Reverence, Inc. is a California corporation with its principal place of business located at 1566 W. 37<sup>th</sup> Street, Los Angeles, California 90018.
5. Andreja Skalic (“Skalic”) is, and was at all times relevant herein, the president of First Reverence.

1           6.       Marko Romanic (“Romanic”) is, and was at all times relevant herein, a person  
2 responsible for the conduct of First Reverence’s lending activities in California.

3           7.       Fast Drive is a California corporation with its principal place of business located  
4 at 3853 Wall Street, Los Angeles, California 90011.

5           8.       Tomaz Potocnik (“Potocnik”) is, and was at all times relevant herein, the president of  
6 Fast Drive.

7           9.       The California Corporations Commissioner (“Commissioner”) is responsible for  
8 enforcing the California Finance Lenders Law (“CFLL”)(California Financial Code §§ 22000 et  
9 seq.). The Commissioner has not issued a license to CT Loans, First Reverence or Fast Drive to  
10 engage in the business of a finance lender or broker. CT Loans, First Reverence or Fast Drive are  
11 not exempt from the licensing requirement of Financial Code section 22100.

12          10.      CT Loans Center, Inc., Kostomaj, Star, and Mandujano (all hereinafter referred to as  
13 “CT Loans”), First Reverence, Inc., Skalic, and Romanic (all hereinafter referred to as “First  
14 Reverence”), and Fast Drive and Potocnik (both hereinafter referred to as “Fast Drive”) have  
15 engaged in the business of a finance lender and/or broker as described below.

16          11.      Since at least April 2008 through at least March 2009, CT Loans maintained a  
17 website located at [www.ctloanscenter.com](http://www.ctloanscenter.com) wherein CT Loans represented to the public that it was  
18 the nations largest car loan center specializing in car title loans, headquartered in Los Angeles, and  
19 offered direct loans on cars, trucks, classic cars and RVs. The website of CT Loans allowed  
20 members of the public to apply for a loan online.

21          12.      An onsite visit by the Department of Corporations (“Department”) in April 2009  
22 and other information submitted to the Department disclosed that CT Loans also acted as a  
23 broker of auto title loans brokering loans to First Reverence in or about June 2007 and to Fast  
24 Drive as recently as April 2009. At least one loan brokered by CT Loans to First Reverence  
25 stated that the loan was made pursuant to the CFLL despite that neither CT Loans nor First  
26 Reverence was licensed under the CFLL.

27                 By reason of the foregoing, CT Loans Center, Inc. also known as Car Title Loans Center,  
28 Loan Center and CT Loans, Marjan Kostomaj, Daniel C. Star, Teresa Mandujano, First

1 Reverence, Inc., Andreja Skalic, Marko Romanic, Fast Drive, and Tomaz Potocnik have engaged  
2 in business as a finance lender or broker without having first obtained a license from the  
3 Commissioner in violation of California Financial Code section 22100. Pursuant to California  
4 Financial Code section 22712, CT Loans Center, Inc. also known as Car Title Loans Center,  
5 Loan Center and CT Loans, Marjan Kostomaj, Daniel C. Star, Teresa Mandujano, First  
6 Reverence, Inc., Andreja Skalic, Marko Romanic, Fast Drive, and Tomaz Potocnik are hereby  
7 ordered to desist and refrain from engaging in the business of a finance lender or broker in the  
8 State of California without first obtaining a license from the Commissioner, or otherwise being  
9 exempt. This Order is necessary, in the public interest, for the protection of consumers and is  
10 consistent with the purposes, policies and provisions of the California Finance Lenders Law.  
11 This order shall remain in full force and effect until further order of the California Corporations  
12 Commissioner.

13 California Financial Code section 22712 provides in pertinent part:

14 Whenever, in the opinion of the commissioner, any person is engaged in  
15 business as a broker or finance lender, as defined in this division, without  
16 a license from the commissioner . . . the commissioner may order that person  
17 . . . to desist and to refrain from engaging in the business . . . . If, after the order  
is made, a written request for a hearing is filed and no hearing is held within  
30 days thereafter, the order is rescinded.

18 Dated: September 28, 2009  
19 Los Angeles, CA

PRESTON DuFAUCHARD  
California Corporations Commissioner

21 By \_\_\_\_\_  
22 Alan S. Weinger  
23 Deputy Commissioner  
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