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

TO: Ameriloan.com  
USFastCash.com  
PreferredCashLoans.com  
UnitedCashLoans.com  
Clive L. Boulton  
Internet Cash Advance Marketing, Inc.  
#5-2368 Laurel Street  
Vancouver B. C. V5Z 4M9

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

The California Corporations Commissioner finds that:

1. At all relevant times herein, Ameriloan.com (“Ameriloan”) is, or was, an entity whose legal status is unknown. Ameriloan maintains a website at <http://www.ameriloan.com>.
2. USFastCash.com (“USFastCash”) is, and was, at all relevant times herein, an entity whose legal status is unknown. USFastCash.com maintains a website at <http://www.USFastCash.com>.
3. PreferredCashLoans.com (“PreferredCash”) is, and was, at all relevant times herein, an entity whose legal status is unknown. PreferredCash maintains a website at <http://www.PreferredCashloans.com>.
4. UnitedCashLoans.com (“UnitedCash”) is, and was, at all relevant times herein, an entity whose legal status is unknown. UnitedCash maintains a website at <http://www.UnitedCashloans.com>.
5. Internet Cash Advance Marketing, Inc., (“ICAM”) is, and was, at all relevant times an entity incorporated in Canada with a mailing address of #5- 2368 Laurel Street, Vancouver B. C. V5Z 4M9. Clive L. Boulton (‘Boulton’) is, and was, at all relevant times herein, president of ICAM.

1           6.       Ameriloan, USFastCash, PreferredCash, UnitedCash, ICAM and Boulton have  
2 engaged in the business of originating, or offering to originate deferred deposit transactions over the  
3 internet.

4           7.       In or about May 2005 Ameriloan, USFastCash, PreferredCash, and UnitedCash were  
5 originating or offering to originate deferred deposit transactions (“payday loans”) to the public,  
6 including California residents, through their websites since at least about May 2005 to the present.  
7 The deferred deposit transactions are originated and processed electronically by means of an  
8 Automated Clearing House (“ACH”), which is equivalent to issuing a personal check. Under  
9 Internet-based deferred deposit transactions, the borrower provides details of his or her account,  
10 which s/he authorizes the lender to debit electronically on the due date.

11           8.       Since at least about May 2005 to at least about February 2006, ICAM and/or Boulton  
12 had acted as an agent and/or assisted Ameriloan, USFastCash, PreferredCash, and UnitedCash in the  
13 origination of deferred deposit transactions

14           9.       Ameriloan, USFastCash, PreferredCash, UnitedCash, ICAM and Boulton offer or  
15 originate deferred deposit transactions, which impose fees and charges that are in excess of the  
16 amount allowed under the California Deferred Deposit Transaction Law (“CDDTL”) (California  
17 Financial Code § 23000 et seq.)

18           10.      In or about November 2005, USFastCash originated a deferred deposit transaction  
19 with a California resident, which authorized USFastCash to electronically debit the borrower’s  
20 account by means of an ACH with the loan amount, fees and charges, on the due date.

21           11.      A deferred deposit transaction is a written transaction whereby one person gives  
22 funds to another person upon receipt of a personal check, and it is agreed that the personal check  
23 would not be deposited until a later date. “Personal check” referenced in Financial Code section  
24 23001 includes “the electronic equivalent of a personal check”.

25           12.      Ameriloan, USFastCash, PreferredCash, UnitedCash, have not been issued a license  
26 by the Commissioner authorizing them to engage in the business of originating deferred deposit  
27 transactions under the CDDTL.  
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1           13.     Neither ICAM nor Boulton has been issued a license by the Commissioner  
2 authorizing either of them to act as an agent or assist a deferred deposit originator in the business of  
3 originating deferred deposit transactions.

4           14.     Ameriloan, USFastCash, PreferredCash, UnitedCash, ICAM and Boulton are not  
5 exempt from the licensing requirements of California Financial Code section 23005.

6           By reason of the foregoing, Ameriloan.com., USFastCash.com., PreferredCashLoans.com.,  
7 UnitedCashLoans.com., Internet Cash Advance Marketing, Inc., and Clive L. Boulton have engaged  
8 in the business of originating or offering to originate deferred deposit transactions, or acting as an  
9 agent for a deferred deposit originator or assisting a deferred deposit originator in the origination of a  
10 deferred deposit transaction without having first obtained a license from the Commissioner in  
11 violation of California Financial Code section 23005.

12           Pursuant to California Financial Code section 23050, Ameriloan.com., USFastCash.com.,  
13 PreferredCashLoans.com., UnitedCashLoans.com., Internet Cash Advance Marketing, Inc., and  
14 Clive L. Boulton, are hereby ordered to desist and refrain from engaging in the business of deferred  
15 deposit transactions, including but not limited to, originating or offering to originate deferred deposit  
16 transactions or acting as an agent for a deferred deposit originator or assisting a deferred deposit  
17 originator in the origination of a deferred deposit transaction in the State of California without first  
18 obtaining a license from the Commissioner, or otherwise being exempt. This Order is necessary, in  
19 the public interest, for the protection of consumers and is consistent with the purposes, policies and  
20 provisions of the California Deferred Deposit Transaction Law. This order shall remain in full force  
21 and effect until further order of the Commissioner.

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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. . . 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: August 22, 2006  
Los Angeles, California

PRESTON DuFAUCHARD  
California Corporations Commissioner

By \_\_\_\_\_  
Steven C. Thompson  
Special Administrator