

1 PRESTON DUFAUCHARD
California Corporations Commissioner
2 ALAN S. WEINGER
Deputy Commissioner
3 Department of Corporations
320 West 4th Street, Ste. 750
4 Los Angeles, California 90013-2344
Telephone: (213) 576-7610 Fax: (213) 576-7130

5 Attorneys for Complainant
6

7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA
9

10	In the Matter of THE CALIFORNIA	)	File Nos.: 100-2345
11	CORPORATIONS COMMISSIONER,)	
12	Complainant,	)	ORDER SETTING ASIDE ORDER
13	vs.	)	REVOKING CALIFORNIA DEFERRED
14	GRAHAM J. WILKIE DBA PAYDAYNOW	)	DEPOSIT TRANSACTION LAW LICENSE
15	Respondent.	)	PURSUANT TO FINANCIAL CODE
16		)	SECTION 23016
17)	

18 The California Corporations Commissioner finds that:

19 Graham J. Wilkie dba Paydaynow paid his annual assessment as required by California
20 Financial Code Section 23016.

21 THEREFORE, GOOD CAUSE APPEARING, the Order Revoking California Deferred
22 Deposit Transaction License pursuant to Financial Code Section 23016 for failure to pay the annual
23 assessment issued by the Commissioner to Graham J. Wilkie dba Paydaynow on August 2, 2011 is
24 hereby set aside effective as of August 22, 2011.

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1 Dated: September 6, 2011
2 Effective Date: August 22, 2011
3 Los Angeles, CA

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5 Preston DuFauchard
6 California Corporations Commissioner

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8 By _____
9 Steven C. Thompson
10 Special Administrator

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1 PRESTON DUFAUCHARD
California Corporations Commissioner
2 ALAN S. WEINGER (CA BAR NO. 86717)
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Telephone: (213) 576-7610 Fax: (213) 576-7130
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6
7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA
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10 In the Matter of THE CALIFORNIA) File Nos.: 100-2345
CORPORATIONS COMMISSIONER,)
11) ORDER REVOKING CALIFORNIA
Complainant,) DEFERRED DEPOSIT TRANSACTION LAW
12) LICENSE PURSUANT TO FINANCIAL
vs.) CODE SECTION 23016
13)
14 GRAHAM J. WILKIE DBA PAYDAYNOW)
Respondent.)
15)
16)
17)

18 The California Corporations Commissioner (“Commissioner”) finds that Respondent has
19 not paid the annual assessment as required by California Financial Code Section 23016, although
20 notification to pay the assessment was duly sent on or about May 20, 2010. Respondent was
21 notified on July 9, 2010 by e-mail that payment of the assessment plus the penalty must be paid
22 no later than July 26, 2010 to avoid revocation of the California Deferred Deposit Transaction
23 Law license.

24 THEREFORE, GOOD CAUSE APPEARING, Respondent’s California Deferred Deposit
25 Transaction Law license is hereby revoked effective August 30, 2010 pursuant to California
26 Financial Code Section 23016 (c), unless the annual assessment plus the penalty is received in
27 good funds by the Department of Corporations Accounting Office located on 1515 K. Street,
28 Suite 200, Sacramento, California 95814, no later than the close of business on August 27, 2010.

1 On the effective date of this ORDER, if the annual assessment plus the penalty has not been paid,
2 you are hereby ordered and directed to discontinue engaging in the business of deferred deposit
3 transactions subject to the California Deferred Deposit Transaction Law.

4 This ORDER is to remain in full force and effect until the further written order of the
5 Commissioner of Corporations.

6
7 California Financial Code section 23016 (c) provides as follows:

8
9 If a licensee fails to pay the assessment on or before the 30th day of June
10 following the day upon which payment is due, the commissioner may by order
11 summarily suspend or revoke the certificate issued to the licensee. If, after an
12 order is made, a request for hearing is filed in writing within 30 days, and a
13 hearing is not held within 60 days thereafter, the order is deemed rescinded as of
14 its effective date. During any period when its certificate is revoked or suspended,
15 a licensee shall not conduct business pursuant to this division except as may be
16 permitted by order of the commissioner. However, the revocation, suspension or
17 surrender of a certificate shall not affect the powers of the commissioner as
18 provided in this division.

19 Dated: August 11, 2010
20 Los Angeles, CA

21 Effective: August 30, 2010

22
23 Preston DuFauchard
24 California Corporations Commissioner

25
26 B y _____
27 Steven C. Thompson
28 Special Administrator
California Deferred Deposit Transaction Law

1 PRESTON DUFAUCHARD
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7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA

9
10 In the Matter of THE CALIFORNIA) File Nos.: 100-2345
CORPORATIONS COMMISSIONER,)
11) ORDER SETTING ASIDE ORDER
Complainant,) REVOKING CALIFORNIA DEFERRED
12) DEPOSIT TRANSACTION LAW LICENSE
vs.) PURSUANT TO FINANCIAL CODE
13) SECTION 23016
14 GRAHAM J. WILKIE DBA PAYDAYNOW)
15)
Respondent.)
16)
17)

18 The California Corporations Commissioner finds that:

19 Graham J. Wilkie dba Paydaynow paid its annual assessment as required by California
20 Financial Code Section 23016.

21 THEREFORE, GOOD CAUSE APPEARING, the Order Revoking California Deferred
22 Deposit Transaction License pursuant to Financial Code Section 23016 for failure to pay the annual
23 assessment issued by the Commissioner to Graham J. Wilkie dba Paydaynow on August 11, 2010
24 is hereby set aside effective as of August 30, 2010.

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1 Dated: September 1, 2010
2 Effective Date: August 30, 2010
3 Los Angeles, CA

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5 Preston DuFauchard
6 California Corporations Commissioner

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8 By _____
9 Steven C. Thompson
10 Special Administrator

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1 PRESTON DUFAUCHARD
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6
7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA

9
10 In the Matter of the Accusation of THE) Case No.: 100-2345
CALIFORNIA CORPORATIONS)
11 COMMISSIONER,) ACCUSATION
12)
Complainant,)
13)
14 vs.)
15 GRAHAM J. WILKIE dba PAYDAYNOW)
16 Respondent.)
17)
18)

19 The Complainant is informed and believes, and based upon such information and belief,
20 alleges and charges Respondent as follows:

21 I

22 Respondent Graham J. Wilkie dba Paydaynow (“Paydaynow”) is a deferred deposit
23 transaction originator licensed by the California Corporations Commissioner (“Commissioner”)
24 pursuant to the California Deferred Deposit Transaction Law (California Financial Code § 23000 et
25 seq.) (“CDDTL”). Graham J. Wilkie dba Paydaynow is conducting business as an individual with
26 his principal place of business at 2029 W. Ashland Ave., Visalia, CA 93277.

27 Pursuant to California Financial Code section 23013, all CDDTL licensees are required to
28 maintain a surety bond in the minimum amount of \$25,000.00. The surety bond of Paydaynow

1 expired on February 8, 2010. On or about February 3, 2010, the Commissioner notified Paydaynow
2 by certified mail, return receipt requested that a replacement surety bond had to be filed
3 immediately, but no later than the expiration date to avoid suspension or revocation of its CDDTL
4 license. The notification was delivered to Paydaynow on or about February 5, 2010.

5 Paydaynow has not obtained a replacement surety bond in violation of California Financial
6 Code section 23013.

7 III

8 California Financial Code section 23013 provides in pertinent part:

9 A licensee shall maintain a surety bond in accordance with this subdivision in the
10 amount of twenty-five thousand dollars (\$25,000). The bond shall be payable to the
11 commissioner and issued by an insurer authorized to do business in this state. A copy
12 of the bond, including any and all riders and endorsements executed subsequent to the
13 effective date of the bond, shall be filed with the commissioner for review and
14 approval within 10 days of execution. For licensees with multiple licensed locations,
15 only one surety bond in the amount of twenty-five thousand dollars (\$25,000) is
16 required. The bond shall be used for the recovery of expenses, fines, and fees levied
17 by the commissioner in accordance with this division or for losses or damages
18 incurred by consumers as the result of a licensee's noncompliance with the
19 requirements of this division.

20 California Financial Code section 23052 provides in pertinent part:

21 The commissioner may suspend or revoke any license, upon notice
22 and reasonable opportunity to be heard, if the commissioner finds any
23 of the following:

24 (a) The licensee has failed to comply with any demand, ruling, or
25 requirement of the commissioner made pursuant to and within the authority
26 of this division.

27 (b) The licensee has violated any provision of this division or any rule or
28 regulation made by the commissioner under and within the authority of this
division.

(c) A fact or condition exists that, if it had existed at the time of the original
application for the license, reasonably would have warranted the commissioner
in refusing to issue the license originally.

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The Commissioner finds that, by reason of the foregoing, Paydaynow has violated California Financial Code section 23013, and based thereon, grounds exist to revoke the deferred deposit transaction license of Paydaynow.

WHEREFORE, IT IS PRAYED that the deferred deposit transaction license of Graham J. Wilkie dba Paydaynow be revoked.

Los Angeles, California
Dated: February 23, 2010

PRESTON DuFAUCHARD
California Corporations Commissioner

By _____
Steven C. Thompson
Special Administrator

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2 ALAN S. WEINGER
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7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA
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10 In the Matter of THE CALIFORNIA) File Nos.: 100-2345
CORPORATIONS COMMISSIONER,)
11) ORDER REVOKING CALIFORNIA
Complainant,) DEFERRED DEPOSIT TRANSACTION LAW
12) LICENSE PURSUANT TO FINANCIAL
vs.) CODE SECTION 23016
13)
14 GRAHAM J. WILKIE DBA PAYDAYNOW)
Respondent.)
15)
16)
17)

18 The California Corporations Commissioner (“Commissioner”) finds that Respondent has
19 not paid the annual assessment as required by California Financial Code Section 23016, although
20 notification to pay the assessment was duly sent on or about May 20, 2011. Respondent was
21 notified on July 5, 2011 by E-Mail that payment of the assessment plus the penalty must be paid
22 no later than July 18, 2011 to avoid revocation of the California Deferred Deposit Transaction
23 Law license.

24 THEREFORE, GOOD CAUSE APPEARING, Respondent’s California Deferred Deposit
25 Transaction Law license is hereby revoked effective August 22, 2011 pursuant to California
26 Financial Code Section 23016 (c), unless the annual assessment plus the penalty is received in
27 good funds by the Department of Corporations Accounting Office located on 1515 K. Street,
28 Suite 200, Sacramento, California 95814, no later than the close of business on August 19, 2011.

1 On the effective date of this ORDER, if the annual assessment plus the penalty has not been paid,
2 you are hereby ordered and directed to discontinue engaging in the business of deferred deposit
3 transactions subject to the California Deferred Deposit Transaction Law.

4 This ORDER is to remain in full force and effect until the further written order of the
5 Commissioner of Corporations.

6
7 California Financial Code section 23016 (c) provides as follows:

8
9 If a licensee fails to pay the assessment on or before the 30th day of June
10 following the day upon which payment is due, the commissioner may by order
11 summarily suspend or revoke the certificate issued to the licensee. If, after an
12 order is made, a request for hearing is filed in writing within 30 days, and a
13 hearing is not held within 60 days thereafter, the order is deemed rescinded as of
14 its effective date. During any period when its certificate is revoked or suspended,
15 a licensee shall not conduct business pursuant to this division except as may be
16 permitted by order of the commissioner. However, the revocation, suspension or
17 surrender of a certificate shall not affect the powers of the commissioner as
18 provided in this division.

19 Dated: August 2, 2011
20 Los Angeles, CA

21 Effective: August 22, 2011

22
23 Preston DuFauchard
24 California Corporations Commissioner

25
26 B y _____
27 Steven C. Thompson
28 Special Administrator
California Deferred Deposit Transaction Law

1 PRESTON DUFAUCHARD
California Corporations Commissioner
2 MICHAEL PINKERTON
Deputy Commissioner
3 ALAN S. WEINGER (CA BAR NO. 86717)
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8 BEFORE THE DEPARTMENT OF CORPORATIONS
9 OF THE STATE OF CALIFORNIA

10
11 In the Matter of THE CALIFORNIA) File Nos.: 100-2345
CORPORATIONS COMMISSIONER,)
12)
13 Complainant,) ORDER REVOKING CALIFORNIA
14 vs.) DEFERRED DEPOSIT TRANSACTION LAW
15 GRAHAM J. WILKIE dba PAYDAYNOW) LICENSE PURSUANT TO FINANCIAL
16 Respondent.) CODE SECTION 23016
17)
18)

19 The California Corporations Commissioner (“Commissioner”) finds that Respondent has
20 not paid the annual assessment as required by California Financial Code Section 23016, although
21 notification to pay the assessment was duly sent on or about May 20, 2008. Respondent was
22 notified on July 24, 2008 by certified mail, return receipt requested that payment of the
23 assessment plus the penalty must be paid no later than August 7, 2008 to avoid revocation of the
24 California Deferred Deposit Transaction Law license.

25 THEREFORE, GOOD CAUSE APPEARING, Respondent’s California Deferred Deposit
26 Transaction Law license is hereby revoked effective December 22, 2008 pursuant to California
27 Financial Code Section 23016 (c), unless the annual assessment is received in good funds by the
28 Department of Corporations Accounting Office located on 1515 K. Street, Suite 200,

1 Sacramento, California 95814, no later than the close of business on December 19, 2008. On
2 the effective date of this ORDER, if the annual assessment has not been paid, you are hereby
3 ordered and directed to discontinue engaging in the business of deferred deposit transactions
4 subject to the California Deferred Deposit Transaction Law.

5 This ORDER is to remain in full force and effect until the further written order of the
6 Commissioner of Corporations.

7
8 California Financial Code section 23016 (c) provides as follows:

9
10 If a licensee fails to pay the assessment on or before the 30th day of June
11 following the day upon which payment is due, the commissioner may by order
12 summarily suspend or revoke the certificate issued to the licensee. If, after an
13 order is made, a request for hearing is filed in writing within 30 days, and a
14 hearing is not held within 60 days thereafter, the order is deemed rescinded as of
15 its effective date. During any period when its certificate is revoked or suspended,
16 a licensee shall not conduct business pursuant to this division except as may be
17 permitted by order of the commissioner. However, the revocation, suspension or
18 surrender of a certificate shall not affect the powers of the commissioner as
19 provided in this division.

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21 Dated: December 8, 2008
Los Angeles, CA

22 Effective: December 22, 2008

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24 Preston DuFauchard
California Corporations Commissioner

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26
27 B y _____
28 Steven C. Thompson
Special Administrator
California Deferred Deposit Transaction Law

1 PRESTON DUFAUCHARD
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8 BEFORE THE DEPARTMENT OF CORPORATIONS
9 OF THE STATE OF CALIFORNIA

10
11 In the Matter of THE CALIFORNIA) File Nos.: 100-2345
CORPORATIONS COMMISSIONER,)
12)
Complainant,) ORDER SETTING ASIDE ORDER
13) REVOKING CALIFORNIA DEFERRED
vs.) DEPOSIT TRANSACTION LAW LICENSE
14) PURSUANT TO FINANCIAL CODE
15 GRAHAM J. WILIKIE dba PAYDAY NOW) SECTION 23016
16)
Respondent.)
17)
18)

19 The California Corporations Commissioner finds that:

20 Graham J. Wilkie dba Payday Now (“Payday Now”) paid its annual assessment as
21 required by California Financial Code Section 23016.

22 THEREFORE, GOOD CAUSE APPEARING, the Order Revoking California Deferred
23 Deposit Transaction License pursuant to Financial Code Section 23016 issued by the
24 Commissioner to Payday Now on December 8, 2008 is hereby set aside effective December 22,
25 2008.

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1 Dated: January 6, 2009
2 Effective Date: December 22, 2008
3 Los Angeles, CA

4 Preston DuFauchard
5 California Corporations Commissioner

6 By _____
7 Steven C. Thompson
8 Special Administrator

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5 Attorneys for Complainant

6 BEFORE THE DEPARTMENT OF CORPORATIONS

7 OF THE STATE OF CALIFORNIA

9	In the Matter of THE CALIFORNIA	)	Case No.: 100-2345
10	CORPORATIONS COMMISSIONER,)	
11	Complainant,	)	ORDER SETTING ASIDE NOTICE OF
12	vs.	)	INTENTION TO ISSUE ORDER REVOKING
13		)	CALIFORNIA DEFERRED DEPOSIT
14	GRAHAM J. WILKIE doing business as)	TRANSACTION LAW LICENSE
15	PAYDAYNOW)	
16	Respondent.)	

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18 The California Corporations Commissioner finds that:

19 On April 20, 2010, Graham J. Wilkie dba Paydaynow filed a surety bond from Washington
20 International Insurance Company replacing the bond that had been previously canceled.

21
22 THEREFORE, GOOD CAUSE APPEARING, the Notice of Intention to Issue Order
23 Revoking California Deferred Deposit Transaction License pursuant to Financial Code Section
24 23052 issued by the Commissioner to Graham J. Wilkie dba Paydaynow on February 23, 2010 is
25 hereby set aside effective this date.

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Dated: April 22, 2010
Los Angeles, CA

Preston DuFauchard
California Corporations Commissioner

By _____
Steven C. Thompson
Special Administrator