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

TO: ALL IN ONE JIMENEZ, INC.
DBA EASY CHECK CASHING
1911 S. El Camino Real
San Clemente, CA 92672

CITATIONS
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code section 23058)

The California Corporations Commissioner finds that:

1. All In One Jimenez, Inc. dba Easy Check Cashing hereinafter “Licensee” is, and was at all relevant times herein, a corporation, with its principal place of business located at 1911 S. El Camino Real, San Clemente, CA 92672.

2. On or about August 11, 2006, Licensee obtained a license from the California Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit transactions at 1911 S. El Camino Real, San Clemente, CA 92672.

3. An examination of Licensee conducted by the Commissioner on June 28, 2007 disclosed the following violations at 1911 S. El Camino Real, San Clemente, CA 92672.

Citation A. The notice required to be conspicuously posted in the unobstructed view of the public in letters not less than ½ inch in height did not include the disclosure that the licensee cannot use the criminal process against a consumer to collect any deferred deposit transaction in violation of California Financial Code section 23035 (d) (1).

Citation B. The schedule of all charges and fees posted in the unobstructed view of the public at its licensed location was in letters less than ½ inch in height in violation of California Financial Code sections 23035 (d) and 23019.

Citation C. Licensee failed to meet the minimum net worth requirement of \$25,000 in violation of Financial Code section 23007.

1 Citation D. Licensee charged fees to customers for extensions of time for repayment in
2 violation of California Financial Code section 23036(b) on at least four occasions] totaling \$119.54.

3 Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to the
4 Commissioner an administrative penalty in the total amount of \$8,000 for the following Citations
5 within 30 days from the date of these Citations.

6 Citation A. \$2,500

7 Citation B. \$500

8 Citation C. \$2,500

9 Citation D. \$2,500

10 Pursuant to California Financial Code section 23050, Licensee is hereby ordered to desist
11 and refrain from engaging in the business of deferred deposit transactions in the State of
12 California in violation of the above referenced sections.

13 These Citations and Desist and Refrain Order are necessary, in the public
14 interest, for the protection of consumers and is consistent with the purposes, policies and
15 provisions of the California Deferred Deposit Transaction Law. These Citations and Desist and
16 Refrain Order shall remain in full force and effect until further order of the Commissioner.

17 These Citations and Desist and Refrain Order are separate from any further action that may
18 include other administrative, civil or criminal remedies that the Commissioner may take based upon
19 the violations of law cited herein or otherwise.
20

21 California Financial Code section 23058 provides, in relevant part:

22 (a) If, upon inspection, examination or investigation, based upon a
23 complaint or otherwise, the department has cause to believe that a person
24 is engaged in the business of deferred deposit transactions without a license,
25 . . . the department may issue a citation to that person in writing, describing
26 with particularity the basis of the citation. Each citation may contain . . . an
assessment of an administrative penalty not to exceed two thousand five hundred
dollars (\$2,500)

27 (c) If within 30 days from the receipt of the citation of the person cited fails
28 to notify the department that the person intends to request a hearing as
described in subdivision (d), the citation shall be deemed final.

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(d) Any hearing held under this section shall be conducted in accordance with Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code

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, or any licensee is violating any provision of this division, the commissioner may order that person or licensee to desist and to refrain from engaging in the business or further violating this division. 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.

The request for a hearing may be made by delivering or mailing a written request to:

Steven Thompson
Special Administrator
California Deferred Deposit Transaction Law
Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: December 28, 2007
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By _____
Steven C. Thompson
Special Administrator
California Deferred Deposit Transaction Law