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

**TO: B AND B CHECK CASHING, INC.**  
**DBA B AND B CHECK CASHING**  
**4137 Santa Ana Street**  
**Huntington Park, CA 90255**

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

The California Corporations Commissioner finds that:

1. B and B Check Cashing, Inc. dba B and B Check Cashing, hereinafter (“Licensee”) is, and was at all relevant times herein a corporation authorized to conduct business in California with its principal place of business located at 4137 Santa Ana Street, Huntington Park, CA 90255.

2. On or about December 31, 2004, Licensee obtained a license from the California Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit transactions at 4137 Santa Ana Street, Huntington Park, CA 90255.

3. An examination of Licensee conducted by the Commissioner on April 28, 2008 disclosed the following violation:

Citation A. Licensee failed to include disclosure that licensee cannot use criminal process against a consumer to collect any deferred deposit transaction in the Notice that is required to be posted in conspicuous view of the public in violation of Financial Code section 23035 (d) (1). Licensee was notified of this violation during the previous regulatory examination conducted on October 4, 2006.

Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to the Commissioner an administrative penalty in the total amount \$2,500 for the following Citation within 30 days from the date of these Citations.

Citation A. \$2,500

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

4 This Citation and Desist and Refrain Order are necessary, in the public interest, for the  
5 protection of consumers and is consistent with the purposes, policies and provisions of the  
6 California Deferred Deposit Transaction Law. This Citation and Desist and Refrain Order shall  
7 remain in full force and effect until further order of the Commissioner.

8 This Citation is separate from any further action that may include other administrative,  
9 civil or criminal remedies that the Commissioner may take based upon the violations of law cited  
10 herein or otherwise.

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

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

19 . . .

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

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

26 California Financial Code section 23050 provides:

27 Whenever, in the opinion of the commissioner, any person is engaged in the  
28 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.

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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 4<sup>th</sup> Street, Ste. 750  
Los Angeles, California 90013-2344  
(213) 576-7610

Dated: June 10, 2008  
Los Angeles, CA

PRESTON DUFAUCHARD  
California Corporations Commissioner

By \_\_\_\_\_  
STEVEN C. THOMPSON  
Special Administrator  
California Deferred Deposit Transaction Law