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

TO: CashInYourCity.com  
2533 N. Carson Street, Suite 3927  
Carson City, NV 89706

**DESIST AND REFRAIN ORDER**

(For violations of California Financial Code Section 23005)

The California Corporations Commissioner finds that:

1. The California Corporations Commissioner (“Commissioner”), of the Department of Corporations (“Department”), is responsible for enforcing the California Deferred Deposit Transaction Law (“CDDTL”), Cal. Fin. Code § 23000 *et seq.*

2. CashInYourCity.com is an entity of unknown form. According to its website, www.cashinyourcity.com, its physical address is 2533 N. Carson Street, Suite 3927, Carson City, NV 89706.

3. In October 2009 and earlier, CashInYourCity.com sent multiple unsolicited emails to at least one resident of California. The emails offered a payday advance of up to \$1500.

4. CashInYourCity.com’s website states: “This short term advance provides the cash needed to meet an immediate short-term cash flow problem. Funds are deposited directly into your checking account within 24 hours.” The website contains a hyperlink labeled “Terms of Use.” Under that link, it provides: “CashInYourCity.com’s loan matching service matches consumers with prospective lenders participating in CashInYourCity.com’s direct network of payday loan lenders (“participating lenders”).”

5. Financial Code section 23005 provides, in pertinent part:

No person shall offer, originate, or make a deferred deposit transaction, arrange a deferred deposit transaction for a deferred deposit originator, act as an agent for a

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deferred deposit originator, or assist a deferred deposit originator in the origination of a deferred deposit transaction without first obtaining a license from the commissioner and complying with the provisions of this division.

6. CashInYourCity.com has offered a deferred deposit transaction, arranged a deferred deposit transaction, acted as an agent for a deferred deposit transaction originator, and/or assisted a deferred deposit originator without a license from the Commissioner. CashInYourCity.com is not exempt from the licensing requirement of Financial Code section 23005.

7. California Financial Code section 23050 provides, in pertinent part:

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.

Pursuant to Financial Code sections 23050, CashInYourCity.com is hereby ordered to desist and refrain from engaging in the business of deferred deposit transactions in the State of California without first obtaining a license from the Commissioner, or otherwise being exempt.

The Desist and Refrain order is necessary for the protection of consumers and consistent with the purposes, policies and provisions of the CDDTL. This Order shall remain in full force and effect until further order of the Commissioner.

Dated: October 19, 2009  
Los Angeles, California

PRESTON DuFAUCHARD  
California Corporations Commissioner

By: \_\_\_\_\_  
ALAN S. WEINGER  
Deputy Commissioner  
Enforcement Division