

STATE OF CALIFORNIA  
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY  
DEPARTMENT OF BUSINESS OVERSIGHT

TO: Consumer Capital Advocates, LLC  
National PayDay Loan Relief  
Paragon Marketing & Promotions, Inc.  
Paragon Financial Corp.  
Tony Pardo  
Jenssen Varela

3317 NW 10 Terrace Suite 408  
Fort Lauderdale, FL 33309

3221 NW 10 Terrace #502  
Oakland Park, FL 33309

**DESIST AND REFRAIN ORDER**

**(For violations of section 12200 of the Financial Code)**

The Commissioner of Business Oversight (Commissioner) finds that:

1. At all relevant times, Consumer Capital Advocates, LLC (Consumer Capital) was incorporated in Florida as a limited liability company and maintained addresses at: 3317 NW 10 Terrace Suite 408, Fort Lauderdale, FL 33309 and 3221 NW 10 Terrace #502, Oakland Park, FL 33309. Consumer Capital operated a website and advertised its services to consumers at: [www.consumercapitaladvocates.net](http://www.consumercapitaladvocates.net), to promote its “Debt Relief Program.”

2. At all relevant times, National PayDay Loan Relief (National PayDay) was a fictitious business name owned by Consumer Capital and conducted business at the following addresses: 3317 NW 10 Terrace Suite 408, Fort Lauderdale, FL 33309 and 3221 NW 10 Terrace #502, Oakland Park, FL 33309. National PayDay Loan operated a website and advertised its services to consumers at: [www.nationalpaydayloanrelief.com](http://www.nationalpaydayloanrelief.com) and claimed it specializes in eliminating and settling payday loans.

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1           3.       At all relevant times, Paragon Financial Corp. formerly known as Paragon Marketing  
2 & Promotions Inc. (Paragon) was a Florida corporation that owned Consumer Capital and National  
3 PayDay. Paragon maintained an address at 3317 NW 10 Terrace Suite 408, Fort Lauderdale, FL  
4 33309.

5           4.       At all relevant times, Tony Pardo a.k.a Tom Parr (Pardo) was the internet domain  
6 registrant for the websites of Consumer Capital and National PayDay. Pardo was listed as the  
7 “President” on Paragon’s Articles of Incorporation and Annual Reports filed with the Florida  
8 Secretary of State.

9           5.       At all relevant times, Jenessen Varela (Varela) was the managing member and the  
10 registered agent of process for Consumer Capital and National PayDay. Varela was listed as the  
11 “Vice-President” and the registered agent of process on Paragon’s corporate documents filed with the  
12 Florida Secretary of State.

13          6.       Consumer Capital, National PayDay, Paragon, Pardo, and Varela offered their services  
14 to California consumers via advertisements including telephonic solicitations, email solicitations, and  
15 by general advertising over the internet. Consumer Capital, National PayDay, Paragon, Pardo, and  
16 Varela represented they negotiated with the consumer’s creditors to consolidate outstanding loans  
17 and settled debts for less than what is originally owed.

18          7.       Consumer Capital stated that through its “Debt Settlement Program” it would  
19 negotiate with creditors on behalf of the debtor to accept a one-time discounted settlement payment  
20 and claimed “it is the fastest and least expensive way to get out of debt without filing bankruptcy.”

21          8.       National PayDay stated that it would “eliminate that interest, reduce your payments by  
22 40, 50, sometimes even 60% while relieving these debts between 3-6 months.”

23          9.       The Department of Business Oversight has jurisdiction and regulates proraters under  
24 the Check Sellers, Bill Payers and Proraters Law as set forth in California Financial Code section  
25 12000 et seq. California Financial Code section 12200, states:

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27                   No person shall engage in the business, for compensation, of selling  
28                   checks, drafts, money orders, or other commercial paper serving the  
                    same purpose, or of receiving money as agent of an obligor for the  
                    purpose of paying bills, invoices, or accounts of such obligor for the

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purpose of acting as a prorater, nor shall any person, without direct compensation and not as an authorized agent for a utility company, accept money for the purpose of forwarding it to others in payment of utility bills, without first obtaining license from the commissioner.

10. The Commissioner has not licensed Consumer Capital, National PayDay, Paragon, Pardo, and Varela in this State to act as a prorater as defined in California Financial Code section 12002.1.

11. Based upon the foregoing findings, the Commissioner is of the opinion that Consumer Capital Advocates, LLC, National PayDay Loan Relief, Paragon Marketing & Promotions, Inc., Paragon Financial Corp., Tony Pardo a.k.a Tom Parr, and Jensen Varela have engaged in the business as a prorater as defined in the Check Sellers, Bill Payers and Proraters Law without a license from the Commissioner.

Pursuant to Financial Code section 12103, the Commissioner hereby orders Consumer Capital Advocates, LLC, National PayDay Loan Relief, Paragon Marketing & Promotions, Inc., Paragon Financial Corp., Tony Pardo a.k.a Tom Parr, and Jensen Varela to desist and refrain from engaging in business as a prorater unless and until they are licensed or exempt. This Order is necessary, in the public interest, and for the protection of consumers.

Dated: January 17, 2017

JAN LYNN OWEN  
Commissioner of Business Oversight

By: \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division