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

TO: Matt Gardner  
The Financial Catcher, LLC  
2218 Brundage Lane  
Bakersfield, CA 93304

**DESIST AND REFRAIN ORDER**  
**(For Violations of Corporations Code section 25110)**

The Commissioner of Business Oversight (“Commissioner”) finds the following:

1. Matt Gardner (“Gardner”) is an individual doing business as The Financial Catcher, LLC, with a last known address of 2218 Brundage Lane, Bakersfield, California 93304.
2. Gardner has engaged in offering and selling securities in Bakersfield, California, in the form of investment contracts to an investor, JC.
3. In a document referred to as “Investment Agreement,” dated May 5, 2014, Gardner described and explained eight separate agreements to pay JC as part of this “Investment Program.” Gardner and The Financial Catcher, LLC agreed to pay a specified sum of money to JC in return for JC’s investment of money.
4. As part of this Investment Program, Gardner and The Financial Catcher, LLC agreed to pay nine thousand dollars (\$9,000.00) from commissions of a grant in return for JC’s payment of five thousand dollars (\$5,000). JC paid Gardner five thousand dollars (\$5,000.00) on or about October 10, 2013. As another example, Gardner and The Financial Catcher, LLC agreed to pay twenty thousand dollars (\$20,000.00), secured by commission income of a grant, in return for JC’s payment of ten thousand dollars (\$10,000.00). JC paid Gardner ten thousand dollars (\$10,000.00) on or about November 1, 2013.
5. Although JC paid thousands of dollars to Gardner and The Financial Catcher and attempted to obtain a return of his money, neither Gardner nor the Financial Catcher, LLC have responded to him.

