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California Corporations Commissioner
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Deputy Commissioner
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7 Attorneys for Complainant

8
9 BEFORE THE DEPARTMENT OF CORPORATIONS
10 OF THE STATE OF CALIFORNIA

11 CALIFORNIA CORPORATIONS
12 COMMISSIONER,
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14 Complainant,
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16 vs.
17 KASHIA GOMEZ, DBA, MAIN ST POSTAL
PLUS,
18 Respondent.

) File No.: 100-1765

) ORDER REVOKING DEFERRED DEPOSIT
ORIGINATOR LICENSE
(FINANCIAL CODE SECTION 23052)

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23 1. Respondent Kashia Gomez, an individual doing business as Main St Postal Plus
24 ("Main St Postal Plus") holds a valid and unrevoked deferred deposit originator license issued by the
25 California Corporations Commissioner ("Commissioner") on December 31, 2004, pursuant to
26 Financial Code section 23005, subsection (a). Main St Postal Plus' principal place of business is
27 located at 721 E. Main St., Santa Maria, California 93454.
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1 2. On September 21, 2006, the Commissioner commenced a regulatory examination of
2 the books and records of Main St Postal Plus. The examination revealed the following violations
3 pursuant to the California Deferred Deposit Transaction Law (Fin. Code § 23000 et seq.):

4 a) Main St Postal Plus charged its customers fees for extending the time within which the
5 customer had to repay its deferred deposit transaction, in violation of California Financial Code
6 section 23036, subsections (b) and (c). Main St Postal Plus commenced charging its customers for
7 payment extensions on or about December 31, 2004 and continued doing so through at least August
8 31, 2006;

9 b) Main St Postal Plus failed to disclose the annual percentage rate and customer payment
10 obligations, in violation of California Financial Code section 23035 (e)(1),(3),(4),(7),(9) and (11);

11 c) Main St Postal Plus failed to maintain a net worth of at least \$25,000 at all times, in
12 violation of California Financial Code section 23007;

13 d) Main St Postal Plus failed to use only the name reflected on its license issued by the
14 Commissioner pursuant to California Financial Code section 23023. Respondent was using the
15 name "Postal Plus." At the present time, the only authorized names are "Kashia Main St Postal
16 Plus" and "Main St Postal Plus";

17 e) A number of transactional documents contained blanks that were left to be filled in after
18 execution, in violation of California Financial Code section 23037, subsection (h);

19 f) Main St Postal Plus failed to indicate in its advertisement that it was licensed by the
20 Department of Corporations pursuant to the California Deferred Deposit Transaction Law as required
21 by California Financial Code section 23027, subsection (b);

22 g) Main St Postal Plus failed to post the required notices clearly and conspicuously
23 according to California Financial Code section 23035, subsection (d) (1) and (2);

24 h) Main St Postal Plus failed to include the items required in California Financial Code
25 section 23035, subsection (c)(3), (4) and (6) in its fee schedule that was provided by to its customers;

26 3. On or about November 14, 2006, a report of the regulatory examination was sent to
27 Main St Postal Plus requiring Main St Postal Plus to discontinue the violations and refund the
28 overcharges to its customers. Main St Postal Plus has failed to discontinue the violations and has

1 failed to refund the overcharges to its customers.

2 4. On or about November 21, 2006, an invoice for the costs of the regulatory
3 examination, conducted on September 21, 2006, in the amount of \$944.47, was mailed to Main St
4 Postal Plus requiring Main St Postal Plus to pay for the regulatory examination. To date, Main St
5 Postal Plus has failed to pay for the costs of the regulatory examination, in violation of California
6 Financial Code section 23046, subsection (b).

7 5. On or about January 8, 2007, the Commissioner notified Main St Postal Plus that its
8 surety bond, in the amount of \$25,000, was due to be cancelled on January 13, 2007. Main St Postal
9 Plus was instructed to file a new replacement bond immediately. Main St Postal Plus failed to
10 submit a replacement bond, in violation of California Financial Code section 23013.

11 6. On February 1, 2007, the Commissioner personally served Kashia Gomez with the
12 following: Cover letter dated January 31, 2007; Accusation; Statement to Respondent; Notice of
13 Intension to Issue Order Revoking California Deferred Deposit Transaction License; Government
14 Code Sections 11507.5, 11507.6 and 11507.7; and a blank form of Notice of Defense (documents
15 referenced hereinafter collectively as "Administrative Pleadings").

16 7. On February 21, 2007, the Commissioner received the Notice of Defense from Main
17 St Postal Plus acknowledging receipt of copies of the Administrative Pleadings and Main St Postal
18 Plus' requests for a hearing in the administrative matter.

19 8. In lieu of a hearing, the Commissioner and Main St Postal Plus entered into a
20 Settlement Agreement, whereby, Main St Postal Plus waived its right to a hearing in this matter.
21 Main St Postal Plus has also agreed to the issuance by the Commissioner of an order revoking Main
22 St Postal Plus' deferred deposit originator license, to become effective upon the execution of the
23 Settlement Agreement.

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1 Based upon the foregoing, the Commissioner finds it is in the public interest to revoke the
2 deferred deposit originator license of Respondent Kashia Gomez doing business as Main St Postal
3 Plus. NOW THEREFORE, GOOD CAUSE SHOWING, and pursuant to Financial Code section
4 23052, it is hereby ordered that the deferred deposit originator license issued to Respondent Kashia
5 Gomez doing business as Main St Postal Plus is revoked. This order is effective immediately.

6 DATED: 7/13/07

PRESTON DU FAUCHARD
California Corporations Commissioner

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9 By: _____
10 ALAN S. WEINGER
11 Lead Corporations Counsel
12 Enforcement Division
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