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

**TO:** David Peltz  
BCA Lending Group  
1101 Russell Street  
Baltimore, MD 21230

**DESIST AND REFRAIN ORDER**  
**(For violations of California Financial Code section 22100)**

The California Corporations Commissioner (“Commissioner”) finds that:

1. David Peltz (hereinafter “Peltz”) and BCA Lending Group (“BCA”) located at 1101 Russell Street, Baltimore, Maryland have engaged in the business of making consumer loans since at least August 2008 as described below.
2. Peltz through BCA offered to loan money to a California resident over the internet. Peltz through BCA offered to loan \$5,000 to the California resident at an annual rate of 8.5%, but first required approximately \$787 in advance as payment, which would supposedly cover the first five months of repayment of the loan.
3. Peltz and BCA have not been issued a license by the Commissioner authorizing them to engage in the business of a finance lender under the California Finance Lenders Law.
4. Peltz and BCA are not exempt from the licensing requirements of California Financial Code section 22100.

By reason of the foregoing, Peltz and BCA have engaged in business as a finance lender without having first obtained a license from the Commissioner in violation of California Financial Code section 22100.

Pursuant to California Financial Code section 22712, David Peltz and BCA Lending Group are ordered to desist and refrain from engaging in the business of a finance lender in the State of California without first obtaining a license from the Commissioner, or otherwise being exempt. This order is necessary, in the public interest, for the protection of consumers, and is

1 consistent with the purposes, policies, and provisions of the California Finance Lenders Law.

2 This order shall remain in full force and effect until further order of the Commissioner.

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4 Dated: October 7, 2008  
Los Angeles, CA

PRESTON DuFAUCHARD  
California Corporations Commissioner

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By: \_\_\_\_\_  
ALAN S. WEINGER  
Acting Deputy Commissioner

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