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

TO: PaydayTrustOnline.com  
2840 Highway 95 Alt S#8  
Silver Springs, NV 89429  
and  
<https://paydaytrustonline.com>

Biggest-Cash.com  
2840 Highway 95 Alt S#8  
Silver Springs, NV 89429  
and  
<https://biggest-cash.com>

**DESIST AND REFRAIN ORDER**

**(For violations of section 23005 of the California Financial Code)**

The California Corporations Commissioner finds that:

1. At all relevant times, PaydayTrustOnline.com, an entity of unknown form, maintained a business address at 2840 Highway 95 Alt S#8, Silver Springs, Nevada 89429. PaydayTrustOnline.com is a for profit entity that engages in business on the Internet at <https://paydaytrustonline.com>.
2. At all relevant times, Biggest-Cash.com, an entity of unknown form, maintained a business address at 2840 Highway 95 Alt S#8, Silver Springs, Nevada 89429. Biggest-Cash.com is a for profit entity that engages in business on the Internet at <https://biggest-cash.com>.
3. Beginning in or about February 2008, PaydayTrustOnline.com engaged in the business of deferred deposit transactions by offering, originating, or making deferred deposit transactions, or “payday loans,” as described below.

1 4. Beginning in or about June 2008, Biggest-Cash.com engaged in the business of deferred  
2 deposit transactions by offering, originating, or making deferred deposit transactions, or “payday  
3 loans,” as described below.

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5 5. PaydayTrustOnline.com and Biggest-Cash.com offered their services to California consumers  
6 through advertisements on the Internet.

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8 6. PaydayTrustOnline.com and Biggest-Cash.com websites state, “Get fast online cash advance  
9 payday loans with no faxing required! You can qualify for a cash advance pay day loan, even with  
10 bad credit, slow credit or no credit. Apply Now!”

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12 7. The PaydayTrustOnline.com website provides a testimonial from “Coanna” of “Oxnard, CA.”  
13 The testimonial states, “I give this service a 9. It was very easy, I'm going to use it to get some bills  
14 paid down a bit, it kinda helps me out until my next paycheck. I think this is a really good service.”

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16 8. The Biggest-Cash.com websites provide a testimonial from “Raul” of “Rancho Santa  
17 Margarita, CA”. The testimonial states, “I got over my head with this car note...this is going to give  
18 me the opportunity to just pay them off and drive my car without the fear of it getting repossessed,  
19 towed or picked up.”

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21 9. The California Corporations Commissioner has jurisdiction over deferred deposit transactions  
22 as set forth in the California Deferred Deposit Transaction Law (California Financial Code §23000 et  
23 seq.).

24  
25 10. PaydayTrustOnline.com and Biggest-Cash.com have not been issued a license by the  
26 California Corporations Commissioner authorizing them to offer, originate, or make deferred deposit  
27 transactions under the California Deferred Deposit Transaction Law.

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1 11. Further, PaydayTrustOnline.com and Biggest-Cash.com are not exempt from the licensing  
2 requirements of the California Deferred Deposit Transactions Law.

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4 Based upon the foregoing findings, the California Corporations Commissioner is of the  
5 opinion that PaydayTrustOnline.com and Biggest-Cash.com have engaged in the business of deferred  
6 deposit transactions without having first obtained a license from the Commissioner, in violation of  
7 California Financial Code section 23005(a).

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9 Pursuant to the California Financial Code section 23050, PaydayTrustOnline.com and  
10 Biggest-Cash.com are hereby ordered to desist and refrain from engaging in the business of deferred  
11 deposit transactions in the State of California without first obtaining a license from the Commissioner  
12 or unless otherwise exempt. This Order is necessary, in the public interest, for the protection of the  
13 consumers and is consistent with the purposes, policies and provisions of the California Deferred  
14 Deposit Transaction Law. This Order shall remain in full force and effect until further order of the  
15 Commissioner.

16 California Financial Code section 23050, in pertinent part, provides:

17 Whenever, in the opinion of the commissioner, any person is engaged in the  
18 business of deferred deposit transactions, as defined in this division, without  
19 a license from the commissioner, or any licensee is violating any provision  
20 of this division, the commissioner may order that person or licensee to desist  
21 and to refrain from engaging in the business or further violating this  
22 division. If within 30 days, after the order is served, a written request for a  
23 hearing is filed and no hearing is held within 30 days thereafter, the order is  
24 rescinded.

25 Dated: March 3, 2009  
26 Los Angeles, California

27 PRESTON DUFAUCHARD  
28 California Corporations Commissioner

By: \_\_\_\_\_  
ALAN S. WEINGER  
Lead Corporations Counsel