

1 PRESTON DuFAUSHARD
California Corporations Commissioner
2 ALAN S. WEINGER (CA BAR NO. 86717)
Deputy Commissioner
3 Department of Corporations
320 West 4th Street, Ste. 750
4 Los Angeles, California 90013-2344
Telephone: (213) 576-7610 Fax: (213) 576-7130

5 Attorneys for Complainant

6
7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA

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10 In the Matter of THE CALIFORNIA) File No.: 100-1654 100-3385 100-3386
CORPORATIONS COMMISSIONER,)
11) ORDER REVOKING CALIFORNIA
12 Complainant,) DEFERRED DEPOSIT TRANSACTION LAW
13 vs.) LICENSE PURSUANT TO FINANCIAL
14 GALE ROBINSON DBA MONEY & MORE) CODE SECTION 23053
15 Respondent.)
16)
17)

18 The California Corporations Commissioner (“Commissioner”) finds that Respondent has
19 not filed the annual report as required by California Financial Code Section 23026, although
20 notification to file the annual report was duly sent by certified mail, return receipt requested on
21 or about March 18, 2010. The notification was returned by the Post Office with notation,
22 “Unclaimed by Customer”.

23 THEREFORE, GOOD CAUSE APPEARING, Respondent’s California Deferred Deposit
24 Transaction Law licenses are hereby revoked effective May 24, 2010 pursuant to California
25 Financial Code Section 23053, unless the annual report is received by the Department of
26 Corporations at the Los Angeles office located at 320 W. Fourth Street, Suite 750, Los Angeles,
27 California, 90013, no later than the close of business on May 21, 2010. On the effective date of
28 this ORDER, if the annual report has not been received by the Department of Corporations, you

1 are hereby ordered and directed to discontinue engaging in the business of deferred deposit
2 transactions subject to the California Deferred Deposit Transaction Law.

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4 This ORDER is to remain in full force and effect until the further written order of the
5 Commissioner of Corporations.

6

7 California Financial Code section 23053 provides as follows:

8

9 The commissioner may by order summarily suspend or revoke the license of any
10 licensee if that person fails to file the report required by Section 23026 within 10
11 days after notice by the commissioner that the report is due and not filed. If, after
12 an order is made, a request for hearing is filed in writing within 30 days and the
13 hearing is not held within 60 days thereafter, the order is deemed rescinded as of
14 its effective date.

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16 Dated: May 6, 2010
Los Angeles, CA

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18 Effective: May 24, 2010

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PRESTON DuFAUCHARD
California Corporations Commissioner

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By _____
Steven C. Thompson
Special Administrator
California Deferred Deposit Transaction Law

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1 PRESTON DuFAUSHARD
California Corporations Commissioner
2 ALAN S. WEINGER (CA BAR NO. 86717)
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7 BEFORE THE DEPARTMENT OF CORPORATIONS
8 OF THE STATE OF CALIFORNIA

9
10 In the Matter of THE CALIFORNIA
CORPORATIONS COMMISSIONER,

File No.: 100-1654 100-3385 100-3386
100-3927

11
12 Complainant,

AMENDED ORDER REVOKING
CALIFORNIA DEFERRED DEPOSIT
TRANSACTION LAW LICENSE PURSUANT
TO FINANCIAL CODE SECTION 23053

13 vs.

14 GALE ROBINSON DBA MONEY & MORE

15 Respondent.
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18 The Order Revoking California Deferred Deposit Transaction law License issued on May
19 6, 2010 is hereby amended to include the revocation of the license number 100-3927 for the
20 additional business location at 34477 Yucaipa Blvd., Yucaipa, CA 92399.

21
22 The California Corporations Commissioner (“Commissioner”) finds that Respondent has
23 not filed the annual report as required by California Financial Code Section 23026, although
24 notification to file the annual report was duly sent by certified mail, return receipt requested on
25 or about March 18, 2010. The notification was returned by the Post Office with notation,
26 “Unclaimed by Customer”.

27 THEREFORE, GOOD CAUSE APPEARING, Respondent’s California Deferred Deposit
28 Transaction Law licenses are hereby revoked effective May 24, 2010 pursuant to California

1 Financial Code Section 23053, unless the annual report is received by the Department of
2 Corporations at the Los Angeles office located at 320 W. Fourth Street, Suite 750, Los Angeles,
3 California, 90013, no later than the close of business on May 21, 2010. On the effective date of
4 this ORDER, if the annual report has not been received by the Department of Corporations, you
5 are hereby ordered and directed to discontinue engaging in the business of deferred deposit
6 transactions subject to the California Deferred Deposit Transaction Law.

7
8 This ORDER is to remain in full force and effect until the further written order of the
9 Commissioner of Corporations.

10
11 California Financial Code section 23053 provides as follows:

12
13 The commissioner may by order summarily suspend or revoke the license of any
14 licensee if that person fails to file the report required by Section 23026 within 10
15 days after notice by the commissioner that the report is due and not filed. If, after
16 an order is made, a request for hearing is filed in writing within 30 days and the
17 hearing is not held within 60 days thereafter, the order is deemed rescinded as of
18 its effective date.

19 Dated: May 28, 2010
20 Los Angeles, CA

21 Effective: May 24, 2010

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23 PRESTON DuFAUCHARD
24 California Corporations Commissioner

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26 By _____
27 Steven C. Thompson
28 Special Administrator
California Deferred Deposit Transaction Law

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

TO: GALE ROBINSON
DBA MONEY & MORE
43372 E. Florida Ave., Suite A
Hemet, CA 92544

AMENDED
CITATIONS
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code sections 23050 and 23058)

The California Corporations Commissioner finds that:

1. Gale Robinson dba Money & More, hereinafter (“Licensee”) is, and was at all relevant times herein an individual conducting business in this state with her principal place of business located at 43372 E. Florida Ave., Suite A, Hemet, CA 92544 (“Location 1”). Licensee has additional licensed business locations as follows:

- 790 Beaumont Ave., #104, Beaumont, CA 92223 (“Location 2”).
- 1520 S. San Jacinto, San Jacinto, CA 95258 (“Location 3”).
- 34477 Yucaipa Blvd., Yucaipa, CA 92399 (“Location 4”).

2. On or about December 31, 2004, Licensee obtained a license from the California Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit transactions at Location 1, subsequently obtaining licenses for Locations 2 and 3 on September 25, 2006 and obtaining a license for Location 4 on June 4, 2008.

3. An examination of Licensee conducted by the Commissioner on June 23, 2008 disclosed the following violations at Locations 1, 2 and 3.

Citation A, Location 1,2 and 3. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

1 Citation B, Locations 1, 2 and 3. The written Agreement failed to contain disclosure that
2 customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit
3 transaction in violation of Financial Code section 23035 (e) (9). Licensee was notified of this
4 violation during the previous regulatory examination conducted on September 14, 2006.

5 Citation C, Locations 1, 2 and 3. The written Agreement failed to contain disclosure that
6 licensee cannot accept collateral in connection with the deferred deposit transaction in violation of
7 California Financial Code section 23035 (e) (10). Licensee was notified of this violation during the
8 previous regulatory examination conducted on September 14, 2006

9 Citation D, Locations 1, 2 and 3. The written agreement failed to contain disclosure that the
10 licensee cannot make a deferred deposit transaction contingent on the purchase of another product or
11 service in violation of Financial Code section 23035 (e) (11).

12 Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to
13 the Commissioner an administrative penalty for Locations 1, 2 and 3 in the total amount \$10,000
14 for the following Citations within 30 days from the date of these Citations.

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16 Citation A, Locations 1, 2 and 3.	\$2,500
17 Citation B, Locations 1, 2 and 3.	\$2,500
18 Citation C, Locations 1, 2 and 3.	\$2,500
19 Citation D, Locations 1, 2 and 3.	\$2,500

20 Pursuant to California Financial Code section 23050, Licensee is hereby ordered to desist
21 and refrain from engaging in the business of deferred deposit transactions in the State of
22 California in violation of the above referenced sections.

23 These Citations and Desist and Refrain Order are necessary, in the public
24 interest, for the protection of consumers and is consistent with the purposes, policies and
25 provisions of the California Deferred Deposit Transaction Law. These Citations and Desist and
26 Refrain Order shall remain in full force and effect until further order of the Commissioner.

27 These Citations are separate from any further action that may include other
28 administrative, civil or criminal remedies that the Commissioner may take based upon the

1 violations of law cited herein or otherwise.

2 California Financial Code section 23058 provides, in relevant part:

3 (a) If, upon inspection, examination or investigation, based upon a
4 complaint or otherwise, the department has cause to believe that a person
5 is engaged in the business of deferred deposit transactions without a license,
6 . . . the department may issue a citation to that person in writing, describing
7 with particularity the basis of the citation. Each citation may contain . . . an
8 assessment of an administrative penalty not to exceed two thousand five hundred
9 dollars (\$2,500)

10 (c) If within 30 days from the receipt of the citation of the person cited fails
11 to notify the department that the person intends to request a hearing as
12 described in subdivision (d), the citation shall be deemed final.

13 (d) Any hearing held under this section shall be conducted in accordance with
14 Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2
15 of the Government Code

16 California Financial Code section 23050 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 division.
22 If, within 30 days, after the order is served, a written request for a hearing is
23 filed and no hearing is held within 30 days thereafter, the order is rescinded.

24 The request for a hearing may be made by delivering or mailing a written request to:

25 Steven Thompson
26 Special Administrator
27 California Deferred Deposit Transaction Law
28 Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: November 14, 2008
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By _____
STEVEN C. THOMPSON
Special Administrator
California Deferred Deposit Transaction Law

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

TO: GALE ROBINSON
DBA MONEY & MORE
43372 E. Florida Ave., Suite A
Hemet, CA 92544

CITATIONS
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code sections 23050 and 23058)

The California Corporations Commissioner finds that:

1. Gale Robinson dba Money & More, hereinafter (“Licensee”) is, and was at all relevant times herein an individual conducting business in this state with her principal place of business located at 43372 E. Florida Ave., Suite A, Hemet, CA 92544 (“Location 1”). Licensee has an additional licensed business locations as follows:

- 790 Beaumont Ave., #104, Beaumont, CA 92223 (“Location 2”).
- 1520 S. San Jacinto, San Jacinto, CA 95258 (“Location 3”).
- 34477 Yucaipa Blvd., Yucaipa, CA 92399 (“Location 4”).

2. On or about December 31, 2004, Licensee obtained a license from the California Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit transactions at Location 1, subsequently obtaining licenses for Locations 2 and 3 on September 25, 2006 and obtaining a license for Location 4 on June 4, 2008.

3. An examination of Licensee conducted by the Commissioner on June 23, 2008 disclosed the following violations at Locations 1, 2 and 3.

Citation A, Location 1. Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions in violation of 23035 (c). This violation was disclosed to licensee during the previous regulatory examination conducted on September 14, 2006.

1 Citation B, Location 2. Licensee failed to provide notice with required disclosures to
2 customers prior to entering into deferred deposit transactions in violation of 23035 (c). This
3 violation was disclosed to licensee during the previous regulatory examination conducted on
4 September 14, 2006.

5 Citation C, Location 3. Licensee failed to provide notice with required disclosures to
6 customers prior to entering into deferred deposit transactions in violation of 23035 (c). This
7 violation was disclosed to licensee during the previous regulatory examination conducted on
8 September 14, 2006.

9 Citation D, Location 1. The written Agreement failed to contain disclosure that customer
10 cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction
11 in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during
12 the previous regulatory examination conducted on September 14, 2006.

13 Citation E, Location 2. The written Agreement failed to contain disclosure that customer
14 cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction
15 in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during
16 the previous regulatory examination conducted on September 14, 2006.

17 Citation F, Location 3. The written Agreement failed to contain disclosure that customer
18 cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction
19 in violation of Financial Code section 23035 (e) (9). Licensee was notified of this violation during
20 the previous regulatory examination conducted on September 14, 2006.

21 Citation G, Location 1. The written Agreement failed to contain disclosure that licensee
22 cannot accept collateral in connection with the deferred deposit transaction in violation of California
23 Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous
24 regulatory examination conducted on September 14, 2006

25 Citation H, Location 2. The written Agreement failed to contain disclosure that licensee
26 cannot accept collateral in connection with the deferred deposit transaction in violation of California
27 Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous
28 regulatory examination conducted on September 14, 2006.

1 Citation I, Location 3. The written Agreement failed to contain disclosure that licensee
2 cannot accept collateral in connection with the deferred deposit transaction in violation of California
3 Financial Code section 23035 (e) (10). Licensee was notified of this violation during the previous
4 regulatory examination conducted on September 14, 2006.

5 Citation J, Location 1. The written agreement failed to contain disclosure that the licensee
6 cannot make a deferred deposit transaction contingent on the purchase of another product or service
7 in violation of Financial Code section 23035 (e) (11).

8 Citation K, Location 2. The written agreement failed to contain disclosure that the licensee
9 cannot make a deferred deposit transaction contingent on the purchase of another product or service
10 in violation of Financial Code section 23035 (e) (11).

11 Citation L, Location 3. The written agreement failed to contain disclosure that the licensee
12 cannot make a deferred deposit transaction contingent on the purchase of another product or service
13 in violation of Financial Code section 23035 (e) (11).

14 Citation M, Location 3. Licensee failed to post the notice with the required disclosures in
15 letters at least ½ inch in height in conspicuous view of the public in violation of California Financial
16 Code section 23035 (d).

17 Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to
18 the Commissioner an administrative penalty for Location 2 in the total amount \$29,500 for the
19 following Citations within 30 days from the date of these Citations.

20		
21	Citation A, Location 1.	\$2,500
22	Citation B, Location 2	\$2,500
23	Citation C, Location 3.	\$2,500
24	Citation D, Location 1.	\$2,500
25	Citation E, Location 2.	\$2,500
26	Citation F, Location 3.	\$2,500
27	Citation G, Location 1.	\$2,500
28	Citation H, Location 2.	\$2,500

- 1 Citation I, Location 3. \$2,500
- 2 Citation J, Location 1. \$1,500
- 3 Citation K, Location 2. \$1,500
- 4 Citation L, Location 3. \$1,500
- 5 Citation M, Location 3. \$2,500

6 Pursuant to California Financial Code section 23050, Licensee is hereby ordered to desist
7 and refrain from engaging in the business of deferred deposit transactions in the State of
8 California in violation of the above referenced sections.

9 These Citations and Desist and Refrain Order are necessary, in the public
10 interest, for the protection of consumers and is consistent with the purposes, policies and
11 provisions of the California Deferred Deposit Transaction Law. These Citations and Desist and
12 Refrain Order shall remain in full force and effect until further order of the Commissioner.

13 These Citations are separate from any further action that may include other
14 administrative, civil or criminal remedies that the Commissioner may take based upon the
15 violations of law cited herein or otherwise.

16 California Financial Code section 23058 provides, in relevant part:

17 (a) If, upon inspection, examination or investigation, based upon a
18 complaint or otherwise, the department has cause to believe that a person
19 is engaged in the business of deferred deposit transactions without a license,
20 . . . the department may issue a citation to that person in writing, describing
21 with particularity the basis of the citation. Each citation may contain . . . an
assessment of an administrative penalty not to exceed two thousand five hundred
dollars (\$2,500)

22 . . .
23 (c) If within 30 days from the receipt of the citation of the person cited fails
to notify the department that the person intends to request a hearing as
described in subdivision (d), the citation shall be deemed final.

24 (d) Any hearing held under this section shall be conducted in accordance with
25 Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2
of the Government Code

26 California Financial Code section 23050 provides:

27 Whenever, in the opinion of the commissioner, any person is engaged in the
28 business of deferred deposit transactions, as defined in this division, without
a license from the commissioner, or any licensee is violating any provision
of this division, the commissioner may order that person or licensee to desist

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and to refrain from engaging in the business or further violating this division. If, within 30 days, after the order is served, a written request for a hearing is filed and no hearing is held within 30 days thereafter, the order is rescinded.

The request for a hearing may be made by delivering or mailing a written request to:

Steven Thompson
Special Administrator
California Deferred Deposit Transaction Law
Department of Corporations
320 West 4th Street, Ste. 750
Los Angeles, California 90013-2344
(213) 576-7610

Dated: September 16, 2008
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

By _____
STEVEN C. THOMPSON
Special Administrator
California Deferred Deposit Transaction Law