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

**TO:** STAR CASH PROCESSING  
www.1houreascash.com  
www.loaninhour.com  
www.paydayloaninhour.com  
3531 P Street, NW  
Miami, OK 74355

**DESIST AND REFRAIN ORDER**  
**(For violations of California Financial Code section 23005)**

The California Corporations Commissioner finds that:

1. The California Corporations Commissioner (“Commissioner”) is informed and believes and based upon such information and belief alleges that STAR CASH PROCESSING is, and was at all relevant times herein a business with its principal place of business located at 3531 P Street, Miami, OK 74355, and uses the following toll-free phone numbers for business: (888) 322-4069, (888) 322-4081 and (866) 564-2262.

2. STAR CASH PROCESSING has engaged in the business of deferred deposit transactions by offering and/or originating deferred deposit transactions as described below.

3. Pursuant to California Financial Code section 23001(a), a deferred deposit transaction is “a transaction whereby a person defers depositing a customer’s personal check until a specific date, pursuant to a written agreement for a fee or other charge, as provided in Section 23035.”

4. STAR CASH PROCESSING has not been issued a license by the Commissioner authorizing it to engage in the business of deferred deposit transactions under the California Deferred Deposit Transaction Law (“CDDTL”) (California Financial Code §§ 23000 et seq.).

5. STAR CASH PROCESSING is not exempt from the licensing requirements of California Financial Code section 23005.

1           6.       STAR CASH PROCESSING advertises to California consumers over the internet  
2 using the websites: www.1houreasycash.com, www.loaninhour.com, and  
3 www.paydayloaninhour.com. These websites state in large print, “Payday Loans Online” and  
4 links to an application form.

5           7.       STAR CASH PROCESSING made deferred deposit transactions to California  
6 residents during 2009.

7           By reason of the foregoing, STAR CASH PROCESSING has offered, originated and/or  
8 made deferred deposit transactions and is engaging in the business of deferred deposit  
9 transactions without having first obtained a license from the Commissioner in violation of  
10 California Financial Code section 23005(a).

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

18           California Financial Code section 23050 provides in pertinent part:

19                   Whenever, in the opinion of the commissioner, any person is engaged in the  
20                   business of deferred deposit transactions, as defined in this division, without  
21                   a license from the commissioner, . . . the commissioner may order that person  
22                   or licensee to desist and to refrain from engaging in the business. 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.

23           Dated: April 29, 2010  
24                 Sacramento, CA

                  PRESTON DuFAUCHARD  
                  California Corporations Commissioner

25  
26   By \_\_\_\_\_  
27   ALAN S. WEINGER  
  Deputy Commissioner  
28   Enforcement Division