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Acting California Corporations Commissioner  
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Acting Deputy Commissioner  
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6 Attorneys for Complainant

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

10  
11 In the Matter of the Statement of Issues of THE ) File Nos.: 100-2512 & 100-2513  
CALIFORNIA CORPORATIONS )  
12 COMMISSIONER, ) ORDER DENYING CALIFORNIA  
13 ) DEFERRED DEPOSIT TRANSACTION  
Complainant, ) LICENSE APPLICATIONS  
14 )  
15 vs. )  
16 ALTA DENA EXPRESS, )  
17 )  
18 Respondent. )

19 The California Corporations Commissioner finds:

20 1. On March 10, 2005, Alta Dena, a general partnership, filed two (2) applications for  
21 deferred deposit transaction licenses (File Nos. 100-2512 and 100-2513 hereinafter "applications")  
22 with the California Corporations Commissioner ("Complainant" or "Commissioner") pursuant to the  
23 CDDTL (Financial Code sections 23000 et. seq.), in particular, California Financial Code section  
24 23005. The applications were for locations situated at 11302 E. Washington Boulevard, Whittier,  
25 California 90606 and 10411 South Prairie Avenue, Inglewood, California 90303. The applications  
26 identified Sunita Rancchodlal Patel ("S. Patel") and Kaushik Manilal Patel ("K. Patel") as the  
27 general partners. S. Patel verified the applications as a partner of Alta Dena.  
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1           2.       Alta Dena has not filed any previous CDDTL application(s) with the Commissioner  
2 and does not currently hold any CDDTL licenses issued by the Commissioner.

3           3.       Included with the applications was a letter from S. Patel stating “Our Company was  
4 doing the business of deffer (sic) Deposit transaction when we received the letter from the Dept. of  
5 Corpo. (sic) Stated (sic) that we require new license to do the deffer (sic) deposit transactions. So,  
6 we stop doing the deffer (sic) deposit transactions.”

7           4.       On June 23, 2005, the Commissioner commenced an examination of Alta Dena to  
8 determine if Alta Dena was engaging in unlicensed deferred deposit transaction business. The  
9 examination revealed that Alta Dena had originated at least 41 deferred deposit transactions at its  
10 Whittier location since January 1, 2005 through at least June 23, 2005 without a CDDTL license in  
11 violation of California Financial Code section 23005.

12           5.       Alta Dena was specifically aware that a CDDTL license was required in order to  
13 engage in the business of deferred deposit transactions as (i) Alta Dena had received a written  
14 notice from the Commissioner on or about February 8, 2005 that specifically informed Alta Dena  
15 that it could not engage in the business of deferred deposit transactions unless and until it  
16 obtained a CDDTL license(s) from the Commissioner, (ii) Alta Dena had applied with the  
17 Commissioner for two (2) CDDTL licenses on March 10, 2005, and (iii) on March 30, 2005, the  
18 Commissioner issued a deficiency letter to Alta Dena regarding the applications reiterating that it  
19 could not engage in the business of deferred deposit transactions unless and until it obtained a  
20 CDDTL license(s) from the Commissioner.

21           6.       Alta Dena continued to engage in the business of deferred deposit transactions  
22 without a license as described above notwithstanding two written notifications regarding  
23 licensure and a written representation from Alta Dena that such unlicensed activities had ceased.

24           7.       The June 23, 2005 examination of Alta Dena disclosed that Alta Dena continued to  
25 engage in deferred deposit transactions through at least June 23, 2005, and as such, the  
26 representation of Alta Dena submitted to the Commissioner with the applications that Alta Dena had  
27 ceased deferred deposit transaction business at least as of March 10, 2005 or earlier was false.  
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1           8.       Alta Dena has committed over 41 violations of California Financial Code section  
2 23005.

3           9.       Alta Dena has made a false statement of material fact in its applications.

4           10.      Alta Dena is incapable of operating his business in compliance with the CDDTL as  
5 demonstrated by its flagrant and continuous pattern of violations.

6           11.      It is in the best interests of the public to deny Alta Dena’s applications for CDDTL  
7 licenses.

8           12.      Engaging in deferred deposit transaction business without a license in violation of  
9 California Financial Code section 23005 and making a false statement of material fact in a license  
10 application(s) are grounds under California Financial Code section 23011 to deny license  
11 application(s) issued under the CDDTL.

12          13.      On July 19, 2005, the Commissioner issued a Notice of Intention to Issue Order  
13 Denying California Deferred Deposit Transaction License Applications, Statement of Issues, and  
14 accompanying documents against Alta Dena based upon the above, and Alta Dena was personally  
15 served with those documents on July 20, 2005. The Department has received no request for a  
16 hearing from Alta Dena and the time to request a hearing has expired.

17           NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the applications  
18 for CDDTL licenses filed by Alta Dena are hereby denied. This order is effective as of the date  
19 hereof.

20 Dated: August 5, 2005  
21       Los Angeles, CA

WAYNE STRUMPFER  
Acting California Corporations Commissioner

22  
23 By \_\_\_\_\_  
24 Steven C. Thompson  
25 Special Administrator  
26 California Deferred Deposit Transaction Law  
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