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

TO: RADHA PATEL & SWATI DALAL
DBA CASH IN FLASH
103 WEST ROUTE 66, SUITE E
GLENDDORA, CA 91740

CITATIONS
AND
DESIST AND REFRAIN ORDER
(Pursuant to California Financial Code section 23058)

The California Corporations Commissioner finds that:

1. Radha Patel & Swati Dalal doing business as Cash In Flash, hereinafter (“Licensee”) is, and was at all relevant times herein, a partnership, with its principal place of business located at 103 West Route 66, Suite E, Glendora, CA 91740 (“Location 1”). Licensee has a further business location at 10948 Imperial Hwy., Norwalk, CA 90650 (“Location 2”).

2. On or about August 7, 2006, Licensee obtained a license from the California Corporations Commissioner (“Commissioner”) to engage in the business of deferred deposit transactions at 103 West Route 66, Suite E, Glendora, CA 91740. On or about August 30, 2006, Licensee obtained a license for an additional location at 10948 Imperial Hwy., Norwalk, CA 90650.

3. An examination of Licensee conducted by the Commissioner on June 7, 2007 disclosed the following violations.

Citation A (Location 1 and Location 2). The notice required to be conspicuously posted in the unobstructed view of the public at its licensed location was in letters less than ½ inch in height in violation of California Financial Code sections 23035 (d) and 23019.

Citation B (Location 1). Licensee failed to disclose in advertising that company is licensed by the Department of Corporations pursuant to California Deferred Deposit Transaction Law in

1 violation of California Financial Code section 23027.

2 Pursuant to California Financial Code section 23058, Licensee is hereby ordered to pay to
3 the Commissioner an administrative penalty for two licensed locations in the total amount
4 \$\$3,500 for the following Citations within 30 days from the date of these Citations.

5 Citation A (Location 1 and Location 2). \$1,000

6 Citation B (Location 1). \$2,500

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

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

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

19
20 California Financial Code section 23058 provides, in relevant part:

21 (a) If, upon inspection, examination or investigation, based upon a
22 complaint or otherwise, the department has cause to believe that a person
23 is engaged in the business of deferred deposit transactions without a license,
24 . . . the department may issue a citation to that person in writing, describing
25 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)

26 . . .

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

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

California Financial Code section 23050 provides:

Whenever, in the opinion of the commissioner, any person is engaged in the 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 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: July 12, 2007
Los Angeles, CA

PRESTON DUFAUCHARD
California Corporations Commissioner

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