

**STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT**

**IN THE MATTER OF: CASH ADVANCE AMERICA,  
ITS OFFICERS, DIRECTORS, EMPLOYEES,  
AFFILIATES, SUCCESSORS AGENTS,  
AND ASSIGNS.**

**FILE NO. C1400107**

**TEMPORARY ORDER OF PROHIBITION**

**TO RESPONDENTS:           CASH ADVANCE AMERICA  
200 W. Jackson Street, 14<sup>th</sup> Floor  
Chicago, Illinois 60606**

On information and belief, I, Jesse White, Secretary of State for the State of Illinois, through my designated representative, who has been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

1. That Respondent Cash Advance America, ("CAA") has a last known business address of 200 W. Jackson Street, 14<sup>th</sup> Floor, Chicago, Illinois 60606.
2. Respondent is not registered loan brokers in the State of Illinois.
3. In 2014, Respondent CAA called Complainant A offering him a \$1,000 loan for an advance fee of \$110. Complainant A used a Mettabank prepaid card to load the \$110 and wired the money to Respondent CAA using Western Union.
4. Respondent CAA contacted Complainant B via phone received a call from American Cash Advance saying that he was approved for \$1,000 loan. Complainant B used a CVS green dot money pack to pay advance fees to Respondent CAA of \$80 and \$120.
5. Numerous complaints have been filed against Respondents in the State of Washington and the State of Oregon.
6. To date, Complainants have not received a loan or the return their collateral security payment from the Respondents.

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7. That the above-referenced Respondents are loan brokers as that term is defined pursuant to Section 15-5.15 of the Illinois Loan Brokers Act of 1995 [815 ILCS 175/15-1 et seq.] (the "Act").
8. That Section 15-10 of the Act provides, inter alia, that it shall be unlawful for any person to engage in the business of loan brokering unless registered under the Act.
9. That Section 15-85(a) of the Act provides, inter alia, that a loan broker shall not, in connection with a contract for the services of a loan broker, either directly or indirectly (1) employ any device, scheme or article to defraud; (2) make any untrue statements of a material fact or omit to state a material fact necessary in order to make the statements made, in the light of circumstances under which they are made, not misleading; (3) engage in any act, practice or course of business that operates or would operate as a fraud or deceit upon any person.
10. That Section 15-85(b)(1) of the Act provides, inter alia, that it is prohibited under the Act for a loan broker to either directly or indirectly act as a loan broker without registration under the Act unless exempt under the Act.
11. That at all times relevant hereto, Respondents, its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, failed to file an application for registration as a loan broker with the Secretary of State prior to the aforementioned loan offer from the State of Illinois.
12. That by virtue of the foregoing, Respondents its Officers, Directors, Employees, Affiliates, Successors, Agents, Assigns, have violated Section 15-10, Section 15-85(a) and Section 15-85(b) of the Act.
13. That Section 15-55(c) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated any provision of this Act, the Secretary of State may, by written order temporarily prohibit or suspend such person from acting as a loan broker.
14. That Section 15-55(d) of the Act provides, inter alia, that if the Secretary of State shall find any person is acting or has acted as a loan broker as defined in Section 15-5.15 of this Act, without prior thereto or at the time thereof having complied with the registration requirements of the Act, the Secretary of State may by written order prohibit such person from acting as a loan broker in the State.
15. That based upon the foregoing, the Secretary of State deems it necessary, in order to prevent imminent and additional violations of the Act, and to prevent losses to investors as a result of the referenced prior violation of the Act, to enter an order pursuant to the authority granted under Section 15-55(c) and Section 15-55(d) of the Act which prohibits Respondents, its Officers, Directors, Employees,

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Affiliates, Successors, Agents, Assigns from acting as a loan broker in the State of Illinois.

16. That based upon the credible evidence available to the Secretary of State, the entry of this Temporary Order is in the public interest and is consistent with the purposes of the Act.

NOW THEREFORE, IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 15-55(c) and Section 15-55(d) of the Act, Cash Advance America, its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns are hereby PROHIBITED from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that the Respondents may request a hearing on this matter by transmitting such request in writing to Securities Director, Illinois Securities Department, 69 West Washington Street, Suite 1220, Chicago, Illinois 60601. Such request must be made within thirty (30) days of the date of entry of this Temporary Order. Upon receipt of a request for hearing, a hearing will be scheduled. Request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for ninety days from the date the hearing request is received by the Department.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS TEMPORARY ORDER SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND CONSTITUTES SUFFICIENT BASIS TO MAKE THE TEMPORARY ORDER FINAL.

ENTERED: This 29<sup>th</sup> day of September 2015.



JESSE WHITE  
Secretary of State  
State of Illinois

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Attorney for the Secretary of State:

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