1	In re the Matter of:)Case No.: 09-218)
2	State of New Hampshire Banking))
3	Department,)
4	Petitioner,))Order to Show Cause and
5	and) Cease and Desist)
6	NorstarCash.com (d/b/a	
7	www.norstarcash.com and a/k/a PDL)
8	Ventures, LLC, a/k/a Biggest-Cash.com,)
9	a/k/a CityViewCash.com, a/k/a	
10	GoodTimeCash.com, a/k/a	
11	OutbackBucks.com, and a/k/a)
12	TogetherCash.com),)
13	Respondent) _)
13 14	Respondent NOTICE OF ORDER TO SHOW CAUSE) _) AND CEASE AND DESIST ("ORDER")
	NOTICE OF ORDER TO SHOW CAUSE) _) AND CEASE AND DESIST ("ORDER") ative proceeding under the provisions
14	NOTICE OF ORDER TO SHOW CAUSE	
14 15	NOTICE OF ORDER TO SHOW CAUSE	ative proceeding under the provisions
14 15 16	NOTICE OF ORDER TO SHOW CAUSE 1. This Order commences an adjudic of RSA Chapter 399-A (including RSA 39 399-A:16,IV) and RSA Chapter 541-A.	ative proceeding under the provisions
14 15 16 17	NOTICE OF ORDER TO SHOW CAUSE 1. This Order commences an adjudic of RSA Chapter 399-A (including RSA 39 399-A:16,IV) and RSA Chapter 541-A.	ative proceeding under the provisions 99-A:7,I and II, RSA 399-A:8,I and RSA administrative penalties of up to
14 15 16 17 18	NOTICE OF ORDER TO SHOW CAUSE 1. This Order commences an adjudic of RSA Chapter 399-A (including RSA 39 399-A:16,IV) and RSA Chapter 541-A. 2. The Commissioner may impose	ative proceeding under the provisions 09-A:7,I and II, RSA 399-A:8,I and RSA administrative penalties of up to A:18,V and VI.
14 15 16 17 18 19	NOTICE OF ORDER TO SHOW CAUSE 1. This Order commences an adjudic of RSA Chapter 399-A (including RSA 39 399-A:16,IV) and RSA Chapter 541-A. 2. The Commissioner may impose \$2,500.00 for each violation. RSA 399-A <u>RESPO</u>	ative proceeding under the provisions 09-A:7,I and II, RSA 399-A:8,I and RSA administrative penalties of up to A:18,V and VI.
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14 15 16 17 18 19 20 21 22 23	NOTICE OF ORDER TO SHOW CAUSE 1. This Order commences an adjudic of RSA Chapter 399-A (including RSA 39 399-A:16,IV) and RSA Chapter 541-A. 2. The Commissioner may impose \$2,500.00 for each violation. RSA 399-2 <u>RESPO</u> 3. NorstarCash.com (d/b/a www.nors LLC, a/k/a Biggest-Cash.com, a/k/a Cit a/k/a OutbackBucks.com, and a/k	ative proceeding under the provisions 29-A:7,I and II, RSA 399-A:8,I and RSA administrative penalties of up to A:18,V and VI. NDENT starcash.com and a/k/a PDL Ventures, yViewCash.com, a/k/a GoodTimeCash.com, t/a TogetherCash.com) ("Respondent cated in Silver Springs, Nevada. The

Montana. Respondent NorstarCash is not registered with the New Hampshire
 Secretary of State. Respondent NorstarCash is a "Person." RSA 399-A:1,XII.
 The New Hampshire Banking Department ("Department") records indicate
 Respondent NorstarCash has never held a Payday or Small Loan Lender license
 with the Department.

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RIGHT TO REQUEST A HEARING

7 5. Respondent has a right to request a hearing on this Order. A hearing
8 shall be held not later than ten (10) days after the Commissioner receives
9 the Respondent's written request for a hearing. Respondent may request a
10 hearing and waive the ten (10) day hearing requirement. The hearing shall
11 comply with RSA Chapter 541-A. RSA 399-A:7 and RSA 399-A:8.

12 6. If any person fails to request a hearing within thirty (30) days of 13 receiving this Order, then such person shall be deemed in default, and the 14 Order shall, on the thirty-first (31st) day, become permanent, all 15 allegations may be deemed true, and shall remain in full force and effect 16 until modified or vacated by the Commissioner for good cause shown. RSA 17 399-A:7 and RSA 399-A:8.

18 7. A default may result in administrative fines as described in Paragraph
19 2 above.

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STATEMENT OF ALLEGATIONS

21 Consumer A:

8. On May 29, 2009 the Department received a complaint from a New
Hampshire consumer ("Consumer A") against Respondent concerning a payday or
small loan.

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9. On April 8, 2009, Respondent issued Consumer A the payday or small

1	loan in the amount of \$300.00, in violation of RSA 399-A:2,I.	
2	10. Respondent deducted \$180.00 from Consumer A's bank account over the	
3	course of 1 month in violation of RSA 399-A:11,XI and RSA 399-A:13,I.	
4	11. The annual percentage rate for this loan was 497.73% in violation of	
5	RSA 399-A:13,XX.	
6	12. The payday loan issued to Consumer A was renewed on May 1, 2009 and	
7	again on May 15, 2009 in violation of RSA 399-A;13,VII.	
8	<u>Consumer B:</u>	
9	13. On October 29, 2010 the Department received a complaint from a New	
10	Hampshire consumer ("Consumer B") against Respondent concerning a payday or	
11	small loan.	
12	14. On April 14, 2009, Respondent issued Consumer B the payday or small	
13	loan in the amount of \$300.00, in violation of RSA 399-A:2,I.	
14	15. The annual percentage rate for this loan was 438% in violation of RSA	
15	399-A:13,XX.	
16	Correspondence:	
17	16. On December 14, 2010, the Department sent a letter via U.S. First	
18	Class Mail to Respondent NorstarCash at the Silver Springs, Nevada address	
19	suggesting it apply for licensure with the Department, provide the	
20	Department with documentation regarding New Hampshire consumer activity, and	
21	resolution of a consumer complaint. The Department received the letter back	
22	from the U.S. Post Office on January 4, 2011 with instructions, "Return to	
23	Sender, Refused, Unable to Forward".	
24	17. To date, Respondent NorstarCash has failed to provide the Department	

24 17. To date, Respondent NorstarCash has failed to provide the Department25 with the requested documentation in violation of RSA 399-A:10,II.

1 18. To date, Respondent NorstarCash has failed to respond to the consumer complaint that was filed with the Department. 2 3 4 /s/ 09/19/11 Ryan McFarland Date 5 Hearings Examiner 6 ORDER 7 I hereby find as follows: 19. Pursuant to RSA 399-A:7,I and II, the facts as alleged above, if 8 а. 9 true, show Respondent is operating or has operated in violation of RSA 10 Chapter 399-A and form the legal basis for this Order;

b. Pursuant to 399-A:16,VI, this Order is necessary and appropriate to the public interest and for the protection of consumers and consistent with the purpose and intent of New Hampshire banking laws;

c. The Department finds pursuant to RSA 399-A:8,I, reasonable cause
to issue an order to cease and desist; and

16 d. Pursuant to RSA 399-A:7,I and II and RSA 399-A:8,I, if 17 Respondent fails to respond to this Order and/or defaults then all facts as 18 alleged herein are deemed as true.

20. Accordingly, it is hereby ORDERED that:

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a. Respondent shall cease and desist from violating RSA Chapter
399-A and rules or orders thereunder;

b. Respondent shall immediately provide the Department a list of
all New Hampshire consumers for whom Respondent has given payday or small
loans and a status of those accounts. This list must include the names and
contact information of the New Hampshire consumers, along with monies

charged, collected and waived (if applicable). The list shall also be 1 accompanied by all contracts, checks to and from the consumer and any other 2 documents in the New Hampshire consumers' files; 3 Respondent shall show cause why the Commissioner should not 4 с. 5 enter an order of rescission, restitution, or disgorgement of profits; Respondent shall show cause why an administrative fine of up to 6 d. a maximum of \$2,500.00 per violation should not be imposed as follows: 7 (1). Respondent NorstarCash: 8 Violation #1: Unlicensed payday or small loan activity 9 10 (RSA 399-A:2,I) - 2 counts; Violation #2: Charging additional fees on a loan (RSA 399-11 A:11,XI)) - 1 count; 12 Violation #3: Charging additional fees on a loan (RSA 399-13 14 A:13,I) - 1 count; Violation #4: Making a payday loan with an Annual 15 Percentage Rate in excess of 36 percent per year (RSA 399-16 A:13,XX) - 2 counts; 17 18 Violation #5: Refinancing, renewing, or extending any loan 19 (RSA 399-A:13,VII) - 2 counts; Violation #6: Failure to provide requested documents (RSA 20 399-A:10,II) - 1 count; 21 22 e. Nothing in this Order: 23 (1). shall prevent the Department from taking any further administrative and legal action as necessary under New Hampshire law; and 24 (2). shall prevent the New Hampshire Office of the Attorney 25

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1	General from bringing an action against the above named Respondent in any
2	New Hampshire superior court, with or without prior administrative action by
3	the Commissioner.
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5	SO ORDERED.
6	/s/ Dated: <u>09/19/2011</u>
7	RONALD A. WILBUR BANK COMMISSIONER
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