

**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
 DIVISION OF FINANCE AND CORPORATE SECURITIES
 BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND
 BUSINESS SERVICES**

<p>In the Matter of:</p> <p>One Stop Check Centers Incorporated,</p> <p>Robert M. Anderson and Kristen</p> <p>Anderson;</p> <p style="text-align: center;">Applicants.</p> <hr style="width: 100%;"/>	<p>)</p>	<p>CC-09-0002-1</p> <p>ORDER ISSUING A CONDITIONAL LICENSE FOR A CHECK CASHING BUSINESS AND CONSENT TO ENTRY OF ORDER</p>
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WHEREAS the Director of the Department of Consumer & Business Services for the State of Oregon (the "Director") conducted an investigation of One Stop Check Centers Incorporated; and

WHEREAS One Stop Check Centers Incorporated wishes to resolve this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signatures subscribed on this order, One Stop Check Centers Incorporated hereby **CONSENTS** to entry of this order upon the Director's Findings of Facts and Conclusions of Law as stated hereinafter:

FINDINGS OF FACT

1) One Stop Check Centers Incorporated ("Applicant") was originally incorporated on October 31, 2008. Applicant's principal place of business listed with the Division of Finance and Corporate Securities (the "Division") is 1957 W Burnside, Portland, Oregon 97209. Applicant also plans to conduct business operations at 1724 NE Broadway, Portland, Oregon 97232 and 5132 NE MLK, Portland, Oregon 97232. Robert M. Anderson ("Anderson Jr.") is Applicant's President. Kristen Anderson ("Kristen

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 Labor and Industries Building
 350 Winter Street NE, Suite 410
 Salem, OR 97301-3881
 Telephone: (503) 378-4387





1 Anderson”) (together, “Applicants”) is Anderson Jr.’s spouse and an owner and
2 employee of Applicant.

3 2) On or about November 5, 2008 Applicant submitted a Check-Cashing Business
4 Initial License Application (the “Application”) to the Division.

5 3) On the Application, Anderson Jr. states that Applicant’s owners were previously
6 managers and employees of AAA Check Centers, a Division licensee owned by
7 Anderson’s father, Alfred Anderson (“Anderson Sr.”). Specifically, Applicant’s
8 Application states that Anderson Jr. was “VP and General Manager of AAA Check
9 Centers Inc.” AAA Check Centers Inc. conducted business at the same locations that
10 Applicant plans to operate from.

11 4) On or about November 21, 2008, and in the middle of the process of transferring
12 Applicant’s ownership from Anderson Sr. to Anderson Jr., through their respective
13 corporate entities, a dispute arose as to \$987,342.94 owed to a firm for whom AAA
14 Check Centers was an authorized delegate.

15 5) A civil lawsuit, Case No. CV08-1451, (the “Civil Lawsuit”) was filed in the United
16 States District Court for the District of Oregon as a result of the dispute, naming AAA
17 Check Centers Inc., dba Check Mart, Anderson Sr. and Ruth Anderson, who is
18 Anderson Sr.’s spouse and a co-owner of AAA Check Centers Inc., as defendants.

19 6) As of January 16, 2009 the Civil Lawsuit had not been resolved. The Civil Lawsuit
20 alleges that an account holding \$987,432.94 owed to the plaintiff by AAA Check
21 Centers, Anderson Sr. and Ruth Anderson had been prematurely closed, and that AAA
22 Check Centers, Anderson Sr. and Ruth Anderson owed plaintiff \$987,432.94 as a
23 result.

24 7) Anderson Jr., Anderson Sr., and Anderson Sr.’s attorney have all affirmed, in
25 interviews with Division employees, that Anderson Jr. had no role in or responsibility for
26 the cause of this dispute. However, based on the unwillingness of Anderson Sr. to

1 communicate fully and openly with the Division about the facts surrounding the Civil
2 Lawsuit, the Director has concerns about Applicant's experience, fitness and financial
3 responsibility.

4 8) Applicants are not now and have never been licensed with the Division to conduct
5 a "check-cashing business" as that term is defined in ORS 697.500(1).

6 **CONCLUSIONS OF LAW**

7 1. The Director has jurisdiction over the business activities and license application of
8 Applicant pursuant to ORS 697.500 et seq.

9 2. Because of the circumstances surrounding the Civil Lawsuit the Director cannot
10 currently find that the Applicant and its principals are financially responsible and are
11 experienced and generally fit to conduct a check-cashing business efficiently, in the
12 public interest and in accordance with law, as required by ORS 697.514(2).

13 3. The Director has the authority to investigate the Applicant's financial condition and
14 responsibility, financial and business experience, character and general fitness to
15 conduct a check cashing business under ORS 697.514(1) and (2), including by
16 issuance of a conditional license.

17 **ORDER**

18 The Director, pursuant to ORS 697.514(1) and (2), **ISSUES A CONDITIONAL**
19 **LICENSE FOR A CHECK CASHING BUSINESS** subject to the following terms:

20 A. The Conditional License For A Check Cashing Business shall be effective
21 for one year from the date the Director signs this ORDER ISSUING A
22 **CONDITIONAL LICENSE FOR A CHECK CASHING BUSINESS**
23 ("Order"). The conditions upon which this license is granted shall remain
24 in force on each subsequent license renewal unless explicitly removed by
25 Order of the Director.

26 B. Applicant shall annually have performed and delivered to the Division for

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1 the next five (5) years audited financial statements (balance sheet, income
2 statement and cash flow statement) which have been prepared and
3 certified by a Certified Public Accountant who certifies that the financial
4 statements meet the requirements of the U.S. Generally Accepted
5 Accounting Principles, accompanied by either a qualified or an unqualified
6 opinion. In no case shall audited financial statements with no opinion be
7 accepted as a substitute. The first set of audited financials shall be for
8 calendar year 2009, and shall be delivered to the Division no later than 90
9 days after the December 31, 2009.

10 C. Applicant shall bar Anderson Sr. from any management, consultation,
11 advisory, employment, ownership or other role, whether or not for
12 compensation, with Applicant or any of its successors, heirs or assignees.

13 D. Applicant hereby agrees to allow inspections of their premises and
14 business records as provided for by ORS Chapter 697 and any other
15 applicable law. The cost of any and all inspections shall be born by
16 Applicant as provided for by ORS Chapter 697. Applicant specifically
17 agree to allow inspections within the next year to ensure that they are in
18 full compliance with this Order. Failure to allow an inspection or to pay for
19 an inspection in full shall be a violation of the terms of this Order.

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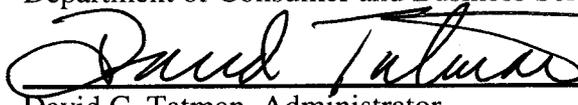


26 The date of the Order is the date the Director signs the Order. The entry of this

1 Order in no way limits further remedies which may be available to the Director under
2 Oregon law.

3 Dated this 30th day of January, 2009.

4 CORY STREISINGER, Director
5 Department of Consumer and Business Services

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7 David C. Tatman, Administrator

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ACKNOWLEDGEMENT OF ROBERT M. ANDERSON

1 I, Robert M. Anderson, state that I have read the foregoing Order and that I know
2 and fully understand the contents hereof; that I have been advised of the right to a
3 hearing and of the right to be represented by counsel in this matter, that I voluntarily and
4 without any force or duress, consent to the entry of this Order, expressly waiving any
5 right to a hearing in this matter; that I understand that the Director reserves the right to
6 take further actions to enforce this Order or to take appropriate action upon discovery of
7 violations of Chapter 697 of the Oregon Revised Statutes; and that I will fully comply
8 with the terms and conditions stated herein.
9

10 I further assure the Director that neither I, nor my employees or agents, will effect
11 any transactions in Oregon unless such activities are in full compliance with Chapter
12 697 of the Oregon Revised Statutes.

13 I understand that this Consent Order is a public document.

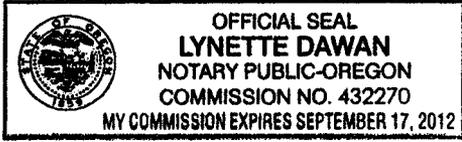
14 Dated this 30 day of January, 2009.

15 By: Robert M Anderson
16 Robert M. Anderson

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18 SUBSCRIBED AND SWORN TO before me this 30th day of January, 2009.

19 Lynette Dawan
20 Signature of Notary Public
21 Notary Public for the State of: Oregon
22 My Commission Expires: 9-17-2012
23 Dated this 30th day of January, 2009.



ACKNOWLEDGEMENT OF KRISTEN ANDERSON

1 I, Kristen Anderson, state that I have read the foregoing Order and that I know
2 and fully understand the contents hereof; that I have been advised of the right to a
3 hearing and of the right to be represented by counsel in this matter, that I voluntarily and
4 without any force or duress, consent to the entry of this Order, expressly waiving any
5 right to a hearing in this matter; that I understand that the Director reserves the right to
6 take further actions to enforce this Order or to take appropriate action upon discovery of
7 violations of the Chapter 697 of the Oregon Revised Statutes; and that I will fully comply
8 with the terms and conditions stated herein.
9

10 I further assure the Director that neither I, nor my employees or agents, will effect
11 any transactions in Oregon unless such activities are in full compliance with Chapter
12 697 of the Oregon Revised Statutes.

13 I understand that this Consent Order is a public document.

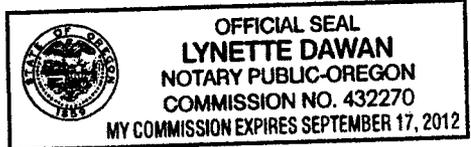
14 Dated this 30 day of January.

15 By: Kristen Anderson
16 Kristen Anderson

17 SUBSCRIBED AND SWORN TO before me this 30th day of January, 2009.

18 Lynette Dawan
19 Signature of Notary Public
20 Notary Public for the State of: Oregon.
21 My Commission Expires: 9-17-2012
22 Dated this 30th day of January, 2009.

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CORPORATE CONSENT TO ENTRY OF ORDER FOR

1 **ONE STOP CHECK CENTERS INCORPORATED**

2 I, Robert M. Anderson, state that I am the President and an owner of One Stop
3 Check Centers, Incorporated and I am authorized to act on its behalf; that I have read
4 the foregoing Order and that I know and fully understand the contents hereof; that One
5 Stop Check Centers Incorporated voluntarily consents to the entry of this Order without
6 any force or duress, expressly waiving any right to a hearing in this matter; that One
7 Stop Check Centers Incorporated understands that the Division reserves the right to
8 take further actions to enforce this Order or to take appropriate action upon discovery of
9 violations of Chapter 697 of the Oregon Revised Statutes by One Stop Check Centers
10 Incorporated; and that One Stop Check Centers Incorporated will fully comply with the
11 terms and conditions stated herein.
12

13 One Stop Check Centers Incorporated understands that this order is a public record
14 document.

15 Dated this 30 day of January, 2009.

16 One Stop Check Centers Incorporated.

17 By: Robert M Anderson

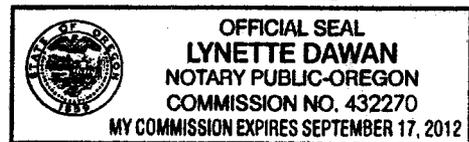
18 Title: President

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20 Labor and Industries Building
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21
22 SUBSCRIBED AND SWORN TO before me this 30th day of January, 2009

23 Lynette Dawan
24 Signature of Notary Public
25 Notary Public for the State of: Oregon
26 My Commission Expires: 9-17-2012



Dated this 30th day of January, 2009.