

**December 2, 2004**

Doris Vernon  
7204 Brandee Drive  
Horn Lake, MS 38637

**Re: Check Cashers Licensee – Revised Report of Examination**  
Cash In A Flash Check Advance, LLC  
1306 Ellis Avenue  
Jackson, MS 39204

Dear Ms. Vernon:

Please find enclosed a revised copy of the Examination Summary Report and examiner comments prepared subsequent to the examination of your company. This report represents a random selection of Check Casher Agreements and a review of the books and records furnished to the examiner.

Your attention is directed to the examiner's comments on page two (2) which details three customers that had fourteen (14) delayed deposit transactions between two of Cash In A Flash Check Advance, LLC offices that were outstanding at the same time and exceeded the \$400.00 maximum permitted under Section 75-67-519(2) of the Mississippi Check Cashers Act. Pursuant to § 75-67-527(4) of the Mississippi Code of 1972, as amended, the Commissioner of the Department of Banking and Consumer Finance may impose a civil penalty not exceeding **Five Hundred Dollars (\$500.00) for each violation**. Based on the examiner's findings I am proposing that the Commissioner assess a total fine of \$700.00 for the cited violations that may be paid to settle this matter. In addition, I am also proposing that you also be required to reimburse your customers for all overcharges totaling \$401.48.

**In the event you agree with the examiner's findings, please sign below and remit your payment in the form of an official bank check or money order in the amount of \$700.00 made payable to the Mississippi Department of Banking and Consumer Finance within ten (10) business days of receipt of this letter. In addition, submit proof of refund reimbursements to customers.**

Ms. Doris Vernon  
October 19, 2004  
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If you should disagree with the violations noted, please notify me by letter or by calling (601) 359-1031. Also, please send any documentation supporting your position. We will review your documentation and discuss the same with you.

Alternatively, if you do not choose to pay the fine proposed above, pursuant to statute you may request a public hearing before the Commissioner on this matter. If you should desire a hearing, you should notify the Department of Banking and Consumer Finance within ten (10) business days of receipt of this letter and request a formal hearing.

Again, should you have any questions regarding this matter, contact me.

Sincerely,

Ronny Harrison  
Chief Examiner

Please sign in the space provided and return if you agree with the following statement:

**“I waive my right to notice and hearing for the above cited violations and agree to pay the proposed civil money penalty.”**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

enclosure