



3300 W. Sahara Avenue, Suite 250
Las Vegas, Nevada 89102
(702) 486-4120

**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION**

1830 E College Parkway, Suite 100
Carson City, Nevada 89706
(775) 684-2970

In Re:

Ruby Consumer Lending LLC
d/b/a American Title Loans

Respondent.

**ORDER TO CEASE AND DESIST
FROM VIOLATIONS OF NRS 604A
AND NAC 604A AND FROM
UNLICENSED ACTIVITIES; NOTICE OF
RIGHT TO A HEARING**

**ORDER TO CEASE AND DESIST FROM
VIOLATIONS OF NRS 604A AND NAC 604A AND FROM UNLICENSED ACTIVITIES**

The State of Nevada, Department of Business and Industry, Financial Institutions Division (hereinafter "Division" or "NFID") hereby orders Ruby Consumer Lending, LLC d/b/a American Title Loans (hereafter "Respondent") to cease and desist from any and all activities that are in violation of Chapter 604A of the Nevada Revised Statutes ("NRS") and of the Nevada Administrative Code ("NAC").

JURISDICTION

1. The business of operating a check-cashing service, deferred deposit service, high-interest loan service or title loans service in this state is governed by Nevada Revised Statutes (NRS) Chapter 604A and Nevada Administrative Code (NAC) Chapter 604A.

2. The Commissioner has primary jurisdiction for the licensing and regulation of persons operating and/or engaging in the business of a check-cashing service, deferred deposit service, high-interest loan service or title loans service. See NRS and NAC 604A, including, but not limited to, NRS 604A.300, NRS 604A.400, NRS 604A.625, and NAC 604A.100.

1 2. The Attorney General or the Commissioner may bring an action to
2 enjoin a person from engaging in or continuing a violation or from doing
3 any act or acts in furtherance thereof. In any such action, an order or
4 judgment may be entered awarding a preliminary or final injunction as may
5 be deemed proper.

6 3. In addition to all other means provided by law for the enforcement of a
7 restraining order or injunction, the court in which an action is brought may
8 impound, and appoint a receiver for, the property and business of the
9 defendant, including books, papers, documents and records pertaining
10 thereto, or so much thereof as the court may deem reasonably necessary
11 to prevent violations of this chapter through or by means of the use of
12 property and business, whether such books, papers, documents and
13 records are in the possession of the defendant, a registered agent acting
14 on behalf of the defendant or any other person. A receiver, when
15 appointed and qualified, has such powers and duties as to custody,
16 collection, administration, winding up and liquidation of such property and
17 business as may from time to time be conferred upon the receiver by the
18 court.

19 23. NRS 604A.910 states:

20 In addition to any other remedy or penalty, the Commissioner may impose
21 an administrative fine of not more than \$50,000 upon a person who,
22 without a license, conducts any business or activity for which a license is
23 required pursuant to the provisions of this chapter.

24 24. It is in the opinion of the Commissioner, and/or the Commissioner has
25 reasonable cause to believe, that Respondent is or was violating, or is or was threatening to,
26 or intends or intended to violate provisions of NRS Chapter 604A and NAC Chapter 604A by
27 operating a check-cashing service, deferred deposit loan service, high-interest loan service or
28 title loan service in Nevada without a license.

29 25. Respondent has 30 days after the date of the instant ORDER TO CEASE AND
30 DESIST FROM VIOLATIONS OF NRS 604A AND NAC 604A AND FROM UNLICENSED
31 ACTIVITIES ("Order") to request an administrative hearing. The Order shall be deemed final if
32 the Division does not receive a verified petition for a hearing within the time prescribed.

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1 ORDER

2 IT IS HEREBY ORDERED that Respondent shall **CEASE AND DESIST** from operating
3 and/or engaging in the business of a check-cashing service, deferred deposit loan service,
4 high-interest loan service or title loan service in violation of NRS Chapter 604A and NAC
5 Chapter 604A from any and all locations, including those previously submitted to and
6 approved by the Division.

7 IT IS FURTHER ORDERED that the Respondent:


8 a. Cease and desist from any and all collection efforts based upon loans made while
9 the company did not hold an active license under NRS 604A.

10 b. Submit a complete application through the Nationwide Multistate Licensing System
11 within thirty (30) days for review and approval.

12 DATED this 21st day of June 2023.

13 STATE OF NEVADA
14 DEPARTMENT OF BUSINESS AND INDUSTRY
15 FINANCIAL INSTITUTIONS DIVISION

16 By: _____

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18 Sandy O'Laughlin
19 Commissioner
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NOTICE OF RIGHT TO A HEARING

RESPONDENT HAS THE RIGHT TO REQUEST A HEARING IN THIS MATTER. If you wish to request a hearing, you must file a request **within thirty (30) days** after this Order to Cease and Desist was served on the Respondent. This Order to Cease and Desist shall be deemed final if the Division does not receive a verified petition for hearing from the Respondent within this prescribed time.

Respondent's request for a hearing must be delivered to:

FINANCIAL INSTITUTIONS DIVISION
DEPARTMENT OF BUSINESS AND INDUSTRY
3300 W. Sahara Avenue, Suite 250
Las Vegas, Nevada 89102

Other important rights you have are listed in Nevada Revised Statutes Chapters 604A and 233B and the Nevada Administrative Code Chapter 604A.

DATED this 21st day of June 2023.

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION

By:


Sandy O'Laughlin
Commissioner

1 CERTIFICATE OF SERVICE

2 I certify that I am an employee of the State of Nevada, Department of Business and
3 Industry, Financial Institutions Division, and that on June 21, 2023, I deposited in the U.S.
4 mail, postage prepaid, via First Class Mail and Certified Return Receipt Requested, a true and
5 correct copy of the foregoing **ORDER TO CEASE AND DESIST FROM VIOLATIONS OF**
6 **NRS CHAPTER 604A AND NAC 604A AND FROM UNLICENSED ACTIVITIES; NOTICE**
7 **OF RIGHT TO A HEARING**, addressed as follows:
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9 Jennifer Debenham
10 Ruby Consumer Lending LLC
2253 E 11660 S
Sandy, UT 84092
11 *Certified Mail: 7019 1120 0000 3407 8683*

12 James Debenham
13 Ruby Consumer Lending LLC
171 W Silver St, Suite 400
Elko, NV 89801
14 *Certified Mail: 7019 1120 0000 3407 8690*

15 Incorp Services Inc
3773 Howard Hughes Pkwy, Ste 500S
16 Las Vegas, NV 89169-6014
Certified Mail: 7019 1120 0000 3407 8669

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18 DATED this 21 day of June 2023.

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20 By: 