

# STATE OF NEW JERSEY



## DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

CONSENT ORDER NO. E16-016707

### IN THE MATTER OF:

BLAKE CORP. D/B/A  
UNITED CHECK CASHING  
REFERENCE NO. 9600999-C08

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CONSENT ORDER TO:  
IMPOSE A PENALTY

JAMES S. BLAKE  
BLAKE CORP. D/B/A  
UNITED CHECK CASHING  
430 MADISON AVENUE  
PATERSON, NJ 07524

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JAMES S. BLAKE  
35 POINT VIEW PARKWAY  
WAYNE, NJ 07470

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This matter having been opened by the Office of Consumer Finance within the Division of Banking of the New Jersey Department of Banking and Insurance ("Department") upon information that Blake Corp. d/b/a United Check Cashing (Licensee), at all times relative to this Consent Order, a licensed cashier of checks pursuant to The Check Cashers Regulatory Act of 1993, N.J.S.A. 17:15A-1 et. seq. (the "Act"), may have violated certain provisions of the Act; and

WHEREAS IT APPEARS that Licensee may have violated the following:

1. N.J.S.A. 17:15A-43 Fees permitted b.

During its last examination by the Department, it was noted that in over two hundred instances, the Licensee charged its customers on public aid more than legally allowed.

1. Immediately cease from charging customers cashing public assistance checks more than one percent of the face value of the check or \$.90, whichever is greater.
2. Licensee shall pay civil administrative penalties in the amount of \$1,000.

Payment shall be made as follows. The amount of said penalties is due in full upon entry into this Consent Order by means of a certified check, bank check or money order made payable to the "Treasurer, State of New Jersey" to be sent to:

**Department of Banking and Insurance  
Collections Bureau  
P.O. Box 325  
Trenton, New Jersey 08625  
Attention: Jan Allen**


This Consent Order shall be duly signed by Licensee and sent along with a copy of the proof of payment as listed above to:

**Department of Banking and Insurance  
Office of Consumer Finance  
P.O. Box 040  
Trenton, New Jersey 08625  
Attention: Troy Dayton**

3. Licensee consents to the entry of this Consent Order as a final administrative order, and Licensee understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.


Consented to with respect to  
both form and content:

[LICENSEE]

By:   
Print Name: JAMES BRUCE  
Date: 4-24-2016

It is so ordered:

**RICHARD J. BADOLATO, ACTING COMMISSIONER  
NEW JERSEY DEPARTMENT OF  
BANKING AND INSURANCE**

By:   
Thomas M. Hunt  
Assistant Director  
Office of Consumer Finance

AND WHEREAS, in the event that the Commissioner issued an administrative Order to Show Cause to Licensee addressing the above-referenced apparent violations, Licensee would be entitled to request a hearing of the matter as a contested case in accordance with the Administrative Procedure Act, N.J.S.A. 52:14B-1 et seq.; and

WHEREAS Licensee understands these rights and has voluntarily waived the right to a hearing on the matters addressed in this Consent Order; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Licensee has agreed for purposes of settlement to undertake the following actions: Immediately cease from charging customers cashing public assistance checks more than one percent of the face value of the check or \$.90, whichever is greater; and

WHEREAS, without making any admission of liability with respect to any of the apparent violations cited in this Consent Order, Licensee has agreed for purposes of settlement to pay civil administrative penalties in the amount of \$1,000; and

WHEREAS the provisions of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and regulations and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in bankruptcy proceedings; and

WHEREAS the parties to this Consent Order have determined that this matter is suitable for resolution upon the consent of the parties and that Licensee and the Department desire to resolve this matter without a hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS on this 2<sup>nd</sup> day of May 2016,

ORDERED AND AGREED as follows: