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CONSUMER SERVICES DIVISION
DEPT OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

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KING COUNTY
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STATE OF WASHINGTON
KING COUNTY SUPERIOR COURT

STATE OF WASHINGTON,
DEPARTMENT OF FINANCIAL
INSTITUTIONS,

Petitioner,

v.

AMERICA ONE FINANCE, INC., and
MATTHEW STEVEN SIMMONS,
Owner, CEO, and Former Designated
Broker,

Respondents.

NO. 12-2-04608-5

JUDGMENT
~~[PROPOSED]~~

JUDGMENT SUMMARY

Judgment Creditor: Washington Department of Financial Institutions (DFI)

Attorney for Judgment Creditor: Robert M. McKenna, Washington Attorney General
Victor M. Minjares, Assistant Attorney General

Judgment Debtors: MATTHEW STEVEN SIMMONS
AMERICA ONE FINANCE, INC *

Principal Judgment Amount: \$500,000 fine owed to DFI

Post-Judgment Interest (per annum): Twelve percent (12.0%)

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1 Other Costs and Fees Owed to DFI: \$36,816.00 investigation fee
2 \$200.00 statutory attorneys' fee
3 \$230.00 filing fee
4 \$69.50 service of process costs

5 Total Judgment: \$537,315.50

6 THIS MATTER having come for hearing before the undersigned Judge of the above-
7 entitled Court, Petitioner, State of Washington, Department of Financial Institutions, being
8 represented by Victor M. Minjares, Assistant Attorney General, and Respondent, America One
9 Finance, Inc., and Matthew Steven Simmons, Owner, CEO, and Former Designated Broker,
10 and the court having considered the argument of counsel and records and files herein, NOW,
11 THEREFORE,

12 IT IS HEREBY ORDERED, ADJUDGED AND DECREED as follows:

13 1. That Respondent, America One Finance, Inc., and Matthew Steven Simmons,
14 Owner, CEO, and Former Designated Broker, shall comply with the Final Order issued on
15 **September 13, 2011**, by the Petitioner, State of Washington, Department of Financial
16 Institutions, identified as **Final Order No. C-04-188-11-FO01**;

17 2. That Respondent, America One Finance, Inc., and Matthew Steven Simmons,
18 Owner, CEO, and Former Designated Broker, is enjoined from offering check casher, check
19 seller, and payday loan services or conducting the business of a check casher, check seller, or
20 payday loan provider with consumers located in the State of Washington as imposed in the
21 Department's Final Order No. C-04-188-11-FO01;

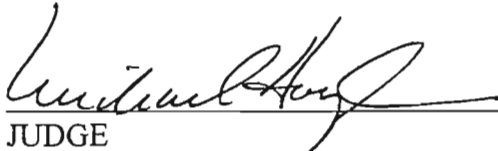
22 3. That Respondent, America One Finance, Inc., and Matthew Steven Simmons,
23 Owner, CEO, and Former Designated Broker, is banned from participation in the conduct of
24 the affairs of any check casher or seller or payday loan provider subject to licensure by the
25 Director for a period of five (5) years as imposed in the Department's Final Order No. C-04-
26 188-11-FO01;

1 4. That Respondent America One Finance, Inc., and Matthew Steven Simmons,
2 Owner, CEO, and Former Designated Broker, shall maintain records in compliance with the
3 Check Cashers and Sellers Act (Act) and provide the Department with the location of the
4 books, records, and other information relating to Respondent America One Finance, Inc., and
5 Matthew Steven Simmons, Owner, CEO, and Former Designated Broker, business, and the
6 name, address, and telephone number of the individual responsible for maintenance of such
7 records in compliance with the Act as imposed in the Department's Final Order No. ^{C-04-188-11FO01} ~~8~~; and,

8 5. That the Petitioner, State of Washington, Department of Financial Institutions,
9 is awarded judgment against Respondent America One Finance, Inc., and Matthew Steven
10 Simmons, Owner, CEO, and Former Designated Broker,, in the amount of \$ 537,315.50
11 representing a fine of \$500,000, statutory attorney's fees of \$200.00, a filing fee of \$230.00, a
12 service of process charge of \$ 69.50, and \$36,816.00 for an investigation fee, as imposed in
13 the Department's Final Order No. C-04-188-11-FO01.

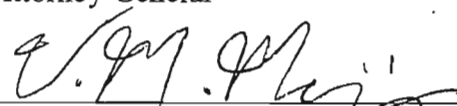
14 6. All pending court dates in this matter, if any, are vacated.

15 DONE IN OPEN COURT this 29 day of JUNE, 2012.


16 
17 _____
18 JUDGE

19 Presented by:

20 ROBERT M. MCKENNA
21 Attorney General

22 
23 VICTOR M. MINJARES, WSBA #33946
24 Assistant Attorney General
25 Attorney for the State of Washington,
26 Department of Financial Institutions

Acknowledge as to form


Matthew Simmons
Pro Se