

**STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS**

IN THE MATTER OF:)
) **TDFI No. 10-14-C**
MID-STATE FAMILY FINANCIAL)
CENTER, LLC)

EMERGENCY CEASE AND DESIST ORDER

The Commissioner of the Tennessee Department of Financial Institutions (“Commissioner”), having determined that he has reason to believe that Mid-State Family Financial Center, LLC (“Respondent”) violated and is violating the Tennessee Deferred Presentment Services Act, TENN. CODE ANN. §§ 45-17-101, *et seq.* (“Act”), and that circumstances warrant immediate action, hereby issues the following **EMERGENCY CEASE AND DESIST ORDER** (“Order”) pursuant to TENN. CODE ANN. §§ 45-1-107(a)(4) and (c), TENN. CODE ANN. § 45-17-103, TENN. CODE ANN. § 45-17-110, TENN. CODE ANN. § 45-17-115(1), and TENN. CODE ANN. § 45-17-116(c).

JURISDICTION AND IDENTIFICATION OF THE PARTIES

1. Pursuant to TENN. CODE ANN. § 45-1-104, the Tennessee Department of Financial Institutions (“Department”) is charged with the execution of all laws relative to persons doing or engaged in a banking or other business as provided in Title 45 (Banks and Financial Institutions) of the Tennessee Code.

2. TENN. CODE ANN. § 45-1-107(a)(4) provides that, in addition to other powers conferred by Title 45 of the Tennessee Code, the Commissioner has the power to order any person to cease violating a provision of Title 45 of the Tennessee Code or

lawful regulation issued thereunder, and TENN. CODE ANN. § 45-17-115 provides that if, after notice and opportunity for a hearing, the Commissioner finds that a person has violated the Act or any administrative regulation issued pursuant to the Act, the Commissioner may take any or all of certain actions, one of which is to order the person to cease and desist violating the Act or any administrative rule issued pursuant to the Act.

3. Under TENN. CODE ANN. § 45-1-107(c), notice and opportunity for a hearing shall be provided in advance of the Commissioner issuing such an order, except that in cases involving extraordinary circumstances requiring immediate action, the Commissioner may take such action but shall promptly afford a subsequent hearing upon application to rescind the action taken.

4. Pursuant to TENN. CODE ANN. §§ 45-17-101, *et seq.*, the Commissioner is responsible for the administration, enforcement and interpretation of the Act, and any regulations promulgated pursuant to the Act.

5. TENN. CODE ANN. § 45-17-103 states “[n]o person shall engage in the business of deferred presentment services without having first obtained a license. A separate license shall be required for each location from which the business is conducted.”

6. Pursuant to TENN. CODE ANN. § 45-17-115(1), if, after notice and opportunity for a hearing, the Commissioner finds that a person has violated the Act or any administrative regulation issued pursuant to the Act, the Commissioner has the authority to order the person to cease and desist violating the Act and/or any administrative rules issued pursuant to the Act. However, in cases involving extraordinary circumstances requiring immediate action, the Commissioner may take

such action without providing the opportunity for a prior hearing pursuant to TENN. CODE ANN. § 45-17-116(c). In such circumstances, the Commissioner shall promptly afford a subsequent hearing upon an application to rescind the action that is filed with the Commissioner within twenty (20) days after receipt of the notice of the Commissioner's emergency action. TENN. CODE ANN. § 45-17-116(c).

7. Respondent is a domestic, for-profit limited liability company organized under the laws of the state of Tennessee on March 13, 2008 (03/13/08). Respondent's principal office is located at 3318 Millbranch Road, Memphis, Tennessee 38116. Respondent's registered agent is Rosetta S. Perkins ("Perkins") with an address of 3318 Millbranch Road, Memphis, Tennessee 38116. Respondent's identification number with the Tennessee Department of State is 0572527.

8. The Commissioner issued Respondent a license (license number 3672) to lawfully engage in the business of deferred presentment services in the state of Tennessee on December 20, 2008 (12/20/08). Pursuant to TENN. CODE ANN. § 45-17-110, said license expired on September 30, 2009 (09/30/09) because Respondent failed to renew its license. Respondent failed to renew its license because it failed to file a licensure renewal application and pay the licensure renewal fee by September 1, 2009 (09/01/09), as required by TENN. CODE ANN. § 45-17-110.

FACTUAL ALLEGATIONS

9. At all times relevant hereto, the Respondent did not possess a license from the Commissioner to lawfully engage in the business of deferred presentment services in the state of Tennessee. The Department received a licensure application from Respondent on September 28, 2009 (09/28/09). As of the entry date of this

EMERGENCY CEASE AND DESIST ORDER, Respondent's licensure application is pending before the Commissioner.

10. In a letter dated September 18, 2009 (09/18/09) addressed to Perkins at the Respondent's principal office address, Stephen Henley ("Henley"), Director of Licensing for the Department's Compliance Division, informed Respondent that "[y]our current license(s) will expire on September 30, 2008, and before you operate after the expiration date you must first obtain a new license pursuant to TENN. CODE ANN. § 45-17-103." Henley further stated in said letter that "TENN. CODE ANN. § 45-17-115 provides that if, after notice and opportunity for a hearing, the Commissioner finds that a person has violated the Act, or any administrative regulation issued pursuant thereto, the Commissioner may: (1) order the person to cease and desist violating the Act or any administrative rules issued pursuant thereto; (2) require the refund of any fees collected by such person in violation of the Act; and/or (3) order the person to pay to the Commissioner a civil monetary penalty of not more than one thousand (\$1,000) for each transaction in violation of the Act, or each day that a violation has occurred and continues." *See Exhibit 1.*

11. The letter referenced in paragraph ten (10) was mailed, via United States certified mail, return receipt requested, and via United States first class mail, to the Respondent's principal office. The certified mail return receipt indicates that the letter was delivered to Respondent. *See Exhibit 2.*

12. On November 18, 2009 (11/18/09), the Department conducted an onsite examination of Respondent at Respondent's principal place of business pursuant to the Act.

13. During the course of the onsite examination referenced in paragraph twelve (12), the Department uncovered evidence that the Respondent had continued to engage in the business of deferred presentment services in the state of Tennessee at its principal office, despite the fact that Respondent's license (license number 3672) had expired as of September 30, 2009 (09/30/09) and despite the fact that Respondent had received written notice from the Department that its license had expired on said date and that it must obtain a new license prior to engaging in the business of deferred presentment services in the state of Tennessee.

14. Specifically, pursuant to the onsite examination referenced in paragraph twelve (12), the Department documented at least seventy-two (72) deferred presentment transactions conducted while Respondent was unlicensed from October 1, 2009 (10/01/09) to November 18, 2009 (11/18/09). Additionally, the evidence gathered indicated that the Respondent had contracted for at least two thousand thirteen dollars (\$2,013.00) in fees during said time period. *See Exhibit 3.*

15. Pursuant to the onsite examination referenced in paragraph twelve (12), the Department provided Respondent with an examination report dated November 18, 2009 (11/18/09) that included a "Violations from Examination" section. According to said examination report, under the "Violations from Examination" section, the Department specifically noted "[e]ntity is not currently licensed to engage in the Deferred Presentment Services Business. TCA 45-17-103 provides that no person shall engage in the business of deferred presentment services without having first obtained a license. A separate license is required for each location from which the business is conducted. TCA

45-17-115 provides that the Commissioner may take an administrative action against any person found to be in violation of the Deferred Presentment Services Act.”

16. The examination report referenced in paragraph fifteen (15) was signed by an individual named Deborah King (“King”) on November 18, 2009 (11/18/09). According to said examination report, King was Respondent’s manager at the time of the onsite examination. King was served with a copy of the examination report, via hand-delivery, on said date.

17. Subsequent to the onsite examination referenced in paragraph twelve (12), the Department conducted a follow-up onsite examination pursuant to the Act on January 15, 2010 (01/15/10) at Respondent’s principal office.

18. During the course of the onsite follow-up examination referenced in paragraph seventeen (17), the Department uncovered evidence that Respondent had continued to engage in the business of deferred presentment services in the state of Tennessee at its principal office, despite the fact that Respondent had been previously cited by the Department at the onsite examination referenced in paragraph twelve (12) for violating the Act by conducting deferred presentment transactions while unlicensed.

19. Specifically, pursuant to the follow-up examination referenced in paragraph seventeen (17), the Department documented at least seventy (70) deferred presentment transactions conducted while Respondent was unlicensed from November 19, 2009 (11/19/09) to January 15, 2010 (01/15/10). Additionally, the evidence gathered indicated that the Respondent had contracted for at least two thousand two dollars and fifty cents (\$2002.50) in fees during said time period. *See Exhibit 4.*

20. Pursuant to the follow-up examination referenced in paragraph seventeen (17), the Department provided Respondent with an examination report dated January 15, 2010 (01/15/10) that included a “Violations from Examination” section. According to said examination report, under the “Violations from Examination” section, the Department specifically noted “[e]ntity is not currently licensed to engage in the Deferred Presentment Services Business. TCA 45-17-103 provides that no person shall engage in the business of deferred presentment services without having first obtained a license. A separate license is required for each location from which the business is conducted. TCA 45-17-115 provides that the Commissioner may take an administrative action against any person found to be in violation of the Deferred Presentment Services Act.” The examination report further noted that said “examination is being conducted as a follow-up to the prior examination dated 11/18/09, which addressed the licensee activity after their prior license expired Sept. 30, 2009.”

21. The examination report referenced in paragraph twenty (20) was signed by an individual named Deborah King (“King”) on January 15, 2010 (01/15/10). According to said examination report, King was Respondent’s manager at the time of the onsite examination. King was served with a copy of the examination report, via hand-delivery, on said date.

22. The aforementioned pattern of engaging in the business of deferred presentment services without having first obtained a license from the Commissioner is an indicator that Respondent will continue to engage in the business of deferred presentment services in the state of Tennessee in the future, notwithstanding the fact that Respondent’s license expired on September 30, 2009 (09/30/09).

CAUSES OF ACTION

23. The factual allegations as stated in paragraphs nine (9) through twenty-two (22) of this EMERGENCY CEASE AND DESIST ORDER, incorporated by reference as though specifically set forth herein, are sufficient to establish by a preponderance of the evidence that Respondent has violated TENN. CODE ANN. § 45-17-103 in that Respondent has engaged in the business of deferred presentment services in the state of Tennessee without having first obtained a deferred presentment services license from the Commissioner.

24. The factual allegations as stated in paragraphs nine (9) through twenty-two (22) of this EMERGENCY CEASE AND DESIST ORDER, incorporated by reference as though specifically set forth herein, are sufficient to establish by a preponderance of the evidence that extraordinary circumstances require immediate action pursuant to TENN. CODE ANN. § 45-1-107(c) and TENN. CODE ANN. § 45-17-116(c).

POLICY STATEMENT

25. In order to qualify for a deferred presentment services license, TENN. CODE ANN. § 45-17-104(a)(2) requires an applicant, in addition to other requirements, to demonstrate the financial responsibility, financial condition, business experience, character, and general fitness sufficient enough to reasonably warrant the belief that the applicant's business will be conducted lawfully and fairly.

26. Additionally, TENN. CODE ANN. § 45-17-104(a)(1) requires an applicant seeking a deferred presentment services license to demonstrate a minimum net worth,

determined in accordance with generally accepted accounting principles, of at least twenty-five thousand dollars (\$25,000.00) available for the operation of each location.

27. The factual allegations as stated in paragraphs nine (9) through twenty-two (22) of this EMERGENCY CEASE AND DESIST ORDER, incorporated by reference as though specifically set forth herein, are sufficient to establish by a preponderance of the evidence that Respondent has violated TENN. CODE ANN. § 45-17-103 by engaging in the business of deferred presentment services in the state of Tennessee without having first obtained a deferred presentment services license from the Commissioner. Said violation has deprived the Commissioner of the opportunity to determine whether the Respondent has the requisite financial responsibility, financial condition, business experience, character and general fitness sufficient enough to reasonably warrant the belief that its business will be conducted lawfully and fairly, as well as the opportunity to determine whether the Respondent has satisfied the statutorily mandated minimum net worth requirement. Consequently, the Commissioner has been deprived of the opportunity to make an informed determination of whether to grant Respondent a license under the Act prior to Respondent entering into deferred presentment service agreements with Tennessee consumers.

EMERGENCY RELIEF

Having considered the factual allegations and the causes of action, the Commissioner has determined that Respondent has violated and is violating the Act, and that circumstances warrant immediate action.

28. **IT IS THEREFORE ORDERED** that Respondent shall cease and desist immediately from engaging in the business of deferred presentment services in the state

of Tennessee without a deferred presentment services license pursuant to TENN. CODE ANN. § 45-1-107(a)(4), TENN. CODE ANN. § 45-1-107(c), TENN. CODE ANN. § 45-17-103, TENN. CODE ANN. § 45-17-110, TENN. CODE ANN. § 45-17-115(1), and TENN. CODE ANN. § 45-17-116(c).

29. The provisions of this EMERGENCY CEASE AND DESIST ORDER shall remain in full force and effect unless and until such time as any provision is modified, terminated, suspended or set aside by the Commissioner, an administrative judge, or any court having jurisdiction over the matters addressed herein.

RIGHTS OF THE RESPONDENT

30. The Respondent has the right to a hearing for the purpose of contesting and obtaining rescission of this EMERGENCY CEASE AND DESIST ORDER. If a separate hearing is timely requested by the Respondent, any such hearing shall be conducted in accordance with the Uniform Administrative Procedures Act, TENN. CODE ANN. §§ 4-5-101, *et seq.*

31. The sole issue to be considered at the prompt hearing is whether extraordinary circumstances required immediate action in this matter. This EMERGENCY CEASE AND DESIST ORDER does not constitute a final adjudication upon the merits, but merely constitutes a temporary emergency order until such time that a contested case may be promptly instituted by the filing of a Notice of Charges and Opportunity for Hearing.

32. In order to request a hearing, the Respondent must file a written request within twenty (20) days from receipt of this ORDER. TENN. CODE ANN. § 45-17-116(c). If no such written request is timely filed, then this EMERGENCY CEASE AND DESIST

ORDER will be deemed final for all purposes. Any written request for a hearing must be filed with the Commissioner, Tennessee Department of Financial Institutions, 414 Union Street, Suite 1000, Nashville, Tennessee 37219. If no such written request is timely filed with the Commissioner, this EMERGENCY CEASE AND DESIST ORDER shall be deemed a Final Order without further legal process.

33. Respondent may submit to the Commissioner a petition for stay of effectiveness of this EMERGENCY CEASE AND DESIST ORDER or the Final Order within seven (7) days of entry pursuant to TENN. CODE ANN. § 4-5-316.

34. Respondent may file a Petition for Reconsideration with the Commissioner, stating the specific grounds upon which the relief is requested, within fifteen (15) days of entry of this EMERGENCY CEASE AND DESIST ORDER or the Final Order pursuant to TENN. CODE ANN. § 4-5-317.

35. Respondent may seek judicial review of this Emergency Cease and Desist Order by filing a Petition for Judicial Review in the chancery court of Davidson County, Tennessee, within sixty (60) days of the date this Order becomes a Final Order. A Petition for Reconsideration does not act to extend the sixty (60) day period; however, if the Petition for Reconsideration is granted, then the sixty (60) day period is tolled and a new sixty (60) day period commences from the effective date of the Final Order disposing of the Petition for Reconsideration. TENN. CODE ANN. § 4-5-322.

ISSUED this 3rd day of February, 2010.



Greg Gonzales, Commissioner
Tennessee Department of Financial Institutions

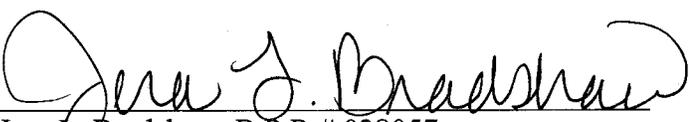
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing "Emergency Cease and Desist Order" has been deposited with the United States Postal Service ("USPS") to be sent *via* USPS certified mail, return receipt requested, to the Respondent and the Respondent's registered agent as follows:

Mid-State Family Financial Center, LLC
Attn.: Deborah King, Manager
4632 Millbranch Road
Memphis, Tennessee 38116

Mid-State Family Financial Center, LLC
Attn: Rosetta Perkins, Registered Agent
4632 Millbranch Road
Memphis, Tennessee 38116

On this, the 3rd day of February, 2010.



Jera L. Bradshaw, B.P.R # 028057
Attorney and Drafter of this Order
Tennessee Department of Financial Institutions
414 Union Street, Suite 1000
Nashville, Tennessee 37219
Telephone: (615) 532-1028
Facsimile: (615) 253-1875

EXHIBIT 1

PHIL BREDESEN
GOVERNOR

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
414 UNION STREET, SUITE 1000
NASHVILLE, TENNESSEE 37219
(615) 741-2236 FAX (615) 741-2883

GREG GONZALES
COMMISSIONER

September 18, 2009

VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED

-and-

VIA FIRST CLASS MAIL,
POSTAGE PREPAID

ROSETTA PERKINS, MANAGER
MID-STATE FAMILY FINANCIAL CENTER, LLC
3318 MILL BRANCH ROAD
MEMPHIS, TN 38116

Re: Deferred Presentment Services License No. 3672

Dear ROSETTA PERKINS:

Pursuant to Tennessee Code Annotated (Tenn. Code Ann.) § 45-17-110, licenses issued pursuant to the Act shall expire on September 30, but each license may be renewed for the ensuing twelve-month period upon application by the license holder showing continued compliance with the requirements of Tenn. Code Ann. § 45-17-104, and the payment to the Commissioner annually, on or before September 1 of each year, a license renewal fee of five hundred dollars (\$500).

The Department did not receive either the license renewal application and/or the license renewal fee by the September 1 renewal deadline. Therefore, your current license(s) will expire on September 30, 2009, and before you operate after the expiration date you must first obtain a new license pursuant to Tenn. Code Ann. § 45-17-103.

Tenn. Code Ann. § 45-17-115 provides that if, after notice and opportunity for a hearing, the Commissioner finds that a person has violated the Act, or any administrative regulation issued pursuant thereto, the Commissioner may: (1) order the person to cease and desist violating the Act or any administrative rules issued pursuant thereto; (2)

require the refund of any fees collected by such person in violation of the Act; and/or (3) order the person to pay to the Commissioner a civil money penalty of not more than one thousand (\$1,000) for each transaction in violation of the Act, or each day that a violation has occurred and continues.

You may obtain a deferred presentment services license application by accessing Forms on the Department's website at <http://www.tennessee.gov/tdfi>. If you have any questions about this letter, please call me at 615-532-6993.

Sincerely,



Stephen Henley
Director of Licensing/Compliance Division

SH:cba

cc: Michael Igney, Assistant Commissioner, Compliance Division
David Axford, Chief Administrator, Compliance Division
Christy Beadle Adams, Financial Analyst/Supervisor, Fiscal Division

EXHIBIT 2

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

ROSETTA PERKINS, MANAGER
MID-STATE FAMILY FINANCIAL CENTER,
LLC
3318 MILL BRANCH ROAD
MEMPHIS, TN 38116

2. Article
(Transit)

7008 1140 0003 5748 3193

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Handwritten Signature]*

- Agent
 Addressee

B. Received by (Printed Name)

Dezesse Cheatham

C. Date of Delivery

- D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

- Yes

EXHIBIT 3

EXHIBIT 3

Exam Date: 11-18-09

MID-STATE FAMILY FINANCIAL CENTER, LLC Unlicensed Activity

	LOAN DATE	LOAN #	LOAN	FEE	TOTAL
1	10/01/09	01187	\$ 100.00	\$ 15.00	\$ 115.00
2	10/01/09	00259	\$ 200.00	\$ 30.00	\$ 230.00
3	10/01/09	01132	\$ 200.00	\$ 30.00	\$ 230.00
4	10/02/09	01540	\$ 300.00	\$ 30.00	\$ 330.00
5	10/02/09	01063	\$ 300.00	\$ 30.00	\$ 330.00
6	10/02/09	00417	\$ 300.00	\$ 30.00	\$ 330.00
7	10/02/09	01003	\$ 200.00	\$ 30.00	\$ 230.00
8	10/03/09	01195	\$ 300.00	\$ 30.00	\$ 330.00
9	10/03/09	01961	\$ 300.00	\$ 30.00	\$ 330.00
10	10/03/09	01130	\$ 100.00	\$ 15.00	\$ 115.00
11	10/05/09	01762	\$ 200.00	\$ 30.00	\$ 230.00
12	10/05/09	01520	\$ 300.00	\$ 30.00	\$ 330.00
13	10/05/09	02425	\$ 200.00	\$ 30.00	\$ 230.00
14	10/07/09	01036	\$ 430.00	\$ 30.00	\$ 460.00
15	10/07/09	01186	\$ 350.00	\$ 30.00	\$ 380.00
16	10/07/09	01242	\$ 300.00	\$ 30.00	\$ 330.00
17	10/08/09	01149	\$ 100.00	\$ 15.00	\$ 115.00
18	10/09/09	01303	\$ 200.00	\$ 30.00	\$ 230.00
19	10/09/09	01011	\$ 150.00	\$ 22.50	\$ 172.50
20	10/09/09	02067	\$ 150.00	\$ 22.50	\$ 172.50
21	10/13/09	08055	\$ 300.00	\$ 30.00	\$ 330.00
22	10/16/09	01065	\$ 300.00	\$ 30.00	\$ 330.00
23	10/16/09	01036	\$ 200.00	\$ 30.00	\$ 230.00
24	10/16/09	01765	\$ 200.00	\$ 30.00	\$ 230.00
25	10/16/09	00605	\$ 300.00	\$ 30.00	\$ 330.00
26	10/16/09	00109	\$ 160.00	\$ 24.00	\$ 184.00
27	10/16/09	00511	\$ 200.00	\$ 30.00	\$ 230.00
28	10/16/09	01784	\$ 300.00	\$ 30.00	\$ 330.00
29	10/19/09	02436	\$ 200.00	\$ 30.00	\$ 230.00
30	10/19/09	03107	\$ 200.00	\$ 30.00	\$ 230.00
31	10/19/09	01194	\$ 100.00	\$ 15.00	\$ 115.00
32	10/20/09	01543	\$ 300.00	\$ 30.00	\$ 330.00
33	10/21/09	01008	\$ 200.00	\$ 30.00	\$ 230.00
34	10/21/09	00418	\$ 300.00	\$ 30.00	\$ 330.00
35	10/22/09	01307	\$ 200.00	\$ 30.00	\$ 230.00
36	10/22/09	10111	\$ 150.00	\$ 22.50	\$ 172.50
37	10/22/09	02439	\$ 150.00	\$ 22.50	\$ 172.50
38	10/23/09	00334	\$ 200.00	\$ 30.00	\$ 230.00
39	10/23/09	01070	\$ 430.00	\$ 30.00	\$ 460.00
40	10/23/09	01191	\$ 350.00	\$ 30.00	\$ 380.00
41	10/23/09	02072	\$ 200.00	\$ 30.00	\$ 230.00
42	10/23/09	00185	\$ 200.00	\$ 30.00	\$ 230.00
43	10/26/09	01066	\$ 300.00	\$ 30.00	\$ 330.00
44	10/28/09	08068	\$ 300.00	\$ 30.00	\$ 330.00
45	10/29/09	00113	\$ 160.00	\$ 24.00	\$ 184.00
46	10/30/09	01088	\$ 300.00	\$ 30.00	\$ 330.00

	LOAN DATE	LOAN #	LOAN	FEE	TOTAL
47	10/30/09	01522	\$ 300.00	\$ 30.00	\$ 330.00
48	10/30/09	01042	\$ 200.00	\$ 30.00	\$ 230.00
49	10/30/09	01067	\$ 300.00	\$ 30.00	\$ 330.00
50	11/02/09	01546	\$ 300.00	\$ 30.00	\$ 330.00
51	11/03/09	00434	\$ 300.00	\$ 30.00	\$ 330.00
52	11/03/09	00693	\$ 400.00	\$ 30.00	\$ 430.00
53	11/03/09	00608	\$ 300.00	\$ 30.00	\$ 330.00
54	11/03/09	01809	\$ 300.00	\$ 30.00	\$ 330.00
55	11/04/09	01201	\$ 300.00	\$ 30.00	\$ 330.00
56	11/04/09	01211	\$ 300.00	\$ 30.00	\$ 330.00
57	11/06/09	02075	\$ 200.00	\$ 30.00	\$ 230.00
58	11/07/09	01149	\$ 150.00	\$ 22.50	\$ 172.50
59	11/10/09	02455	\$ 200.00	\$ 30.00	\$ 230.00
60	11/11/09	08071	\$ 300.00	\$ 30.00	\$ 330.00
61	11/11/09	01089	\$ 100.00	\$ 15.00	\$ 115.00
62	11/11/09	01032	\$ 430.00	\$ 30.00	\$ 460.00
63	11/13/09	01198	\$ 100.00	\$ 15.00	\$ 115.00
64	11/13/09	01069	\$ 300.00	\$ 30.00	\$ 330.00
65	11/13/09	00609	\$ 300.00	\$ 30.00	\$ 330.00
66	11/14/09	00754	\$ 200.00	\$ 30.00	\$ 230.00
67	11/14/09	00515	\$ 200.00	\$ 30.00	\$ 230.00
68	11/14/09	00436	\$ 300.00	\$ 30.00	\$ 330.00
69	11/16/09	01850	\$ 300.00	\$ 30.00	\$ 330.00
70	11/17/09	00628	\$ 240.00	\$ 30.00	\$ 270.00
71	11/17/09	01046	\$ 200.00	\$ 30.00	\$ 230.00
72	11/18/09	02461	\$ 150.00	\$ 22.50	\$ 172.50
	TOTAL		\$ 17,550.00	\$ 2,013.00	\$ 19,563.00

EXHIBIT 4

EXHIBIT 4

Exam Date 1-15-10

MID-STATE FAMILY FINANCIAL CENTER, LLC Unlicensed Activity

	Date	Check Number	Finance Charge	Amount Financed	Total of Payments
1	11/18/2009	2461	\$22.50	\$150.00	\$172.50
2	11/19/2009	1320	\$30.00	\$200.00	\$230.00
3	11/19/2009	1017	\$22.50	\$150.00	\$172.50
4	11/19/2009	1199	\$30.00	\$350.00	\$380.00
5	11/20/2009	699	\$30.00	\$400.00	\$430.00
6	11/20/2009	2078	\$30.00	\$200.00	\$230.00
7	11/20/2009	1009	\$30.00	\$200.00	\$230.00
8	11/20/2009	1775	\$30.00	\$200.00	\$230.00
9	11/20/2009	188	\$30.00	\$200.00	\$230.00
10	11/23/2009	1551	\$30.00	\$300.00	\$330.00
11	11/23/2009	1068	\$30.00	\$290.00	\$320.00
12	11/25/2009	611	\$30.00	\$300.00	\$330.00
13	11/27/2009	2466	\$30.00	\$200.00	\$230.00
14	11/28/2009	1073	\$30.00	\$300.00	\$330.00
15	11/30/2009	759	\$30.00	\$200.00	\$230.00
16	11/30/2009	1878	\$30.00	\$270.00	\$300.00
17	12/2/2009	1200	\$15.00	\$100.00	\$115.00
18	12/2/2009	1126	\$30.00	\$430.00	\$460.00
19	12/2/2009	435	\$30.00	\$300.00	\$330.00
20	12/3/2009	1968	\$30.00	\$300.00	\$330.00
21	12/4/2009	2082	\$30.00	\$200.00	\$230.00
22	12/5/2009	191	\$30.00	\$200.00	\$230.00
23	12/5/2009	520	\$30.00	\$200.00	\$230.00
24	12/7/2009	1554	\$30.00	\$300.00	\$330.00
25	12/7/2009	1070	\$30.00	\$310.00	\$340.00
26	12/7/2009	2477	\$22.50	\$150.00	\$172.50
27	12/9/2009	1090	\$30.00	\$300.00	\$330.00
28	12/10/2009	1329	\$30.00	\$200.00	\$230.00
29	12/11/2009	766	\$30.00	\$200.00	\$230.00
30	12/11/2009	1075	\$30.00	\$250.00	\$280.00
31	12/11/2009	618	\$30.00	\$200.00	\$230.00
32	12/11/2009	1730	\$30.00	\$200.00	\$230.00
33	12/14/2009	3104	\$30.00	\$200.00	\$230.00
34	12/15/2009	1201	\$30.00	\$350.00	\$380.00
35	12/15/2009	613	\$30.00	\$300.00	\$330.00
36	12/15/2009	1048	\$30.00	\$200.00	\$230.00
37	12/16/2009	631	\$30.00	\$240.00	\$270.00
38	12/16/2009	1010	\$30.00	\$200.00	\$230.00
39	12/17/2009	504	\$30.00	\$300.00	\$330.00
40	12/17/2009	1334	\$30.00	\$200.00	\$230.00

41	12/17/2009	1023	\$22.50	\$150.00	\$172.50
42	12/18/2009	2486	\$30.00	\$200.00	\$230.00
43	12/18/2009	2087	\$30.00	\$200.00	\$230.00
44	12/19/2009	525	\$30.00	\$200.00	\$230.00
45	12/21/2009	1560	\$30.00	\$300.00	\$330.00
46	12/23/2009	1077	\$30.00	\$300.00	\$330.00
47	12/23/2009	1071	\$30.00	\$430.00	\$460.00
48	12/23/2009	2481	\$22.50	\$150.00	\$172.50
49	12/23/2009	1164	\$15.00	\$100.00	\$115.00
50	12/28/2009	616	\$30.00	\$300.00	\$330.00
51	12/28/2009	775	\$30.00	\$200.00	\$230.00
52	12/31/2009	1339	\$30.00	\$200.00	\$230.00
53	1/4/2010	1213	\$30.00	\$300.00	\$330.00
54	1/4/2010	1936	\$30.00	\$210.00	\$240.00
55	1/4/2010	2091	\$30.00	\$200.00	\$230.00
56	1/4/2010	1971	\$30.00	\$300.00	\$330.00
57	1/5/2010	1525	\$30.00	\$300.00	\$330.00
58	1/6/2010	194	\$30.00	\$200.00	\$230.00
59	1/6/2010	8088	\$30.00	\$300.00	\$330.00
60	1/7/2010	1165	\$30.00	\$350.00	\$380.00
61	1/7/2010	1072	\$30.00	\$430.00	\$460.00
62	1/7/2010	1165	\$22.50	\$150.00	\$172.50
63	1/8/2010	1221	\$30.00	\$300.00	\$330.00
64	1/8/2010	1079	\$30.00	\$300.00	\$330.00
65	1/8/2010	1779	\$30.00	\$200.00	\$230.00
66	1/9/2010	2503	\$22.50	\$150.00	\$172.50
67	1/12/2010	1091	\$30.00	\$200.00	\$230.00
68	1/13/2010	2505	\$30.00	\$200.00	\$230.00
69	1/14/2010	1344	\$30.00	\$200.00	\$230.00
70	1/14/2010	1166	\$15.00	\$100.00	\$115.00

Total	\$2,002.50	\$16,860.00	\$18,862.50
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