

STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT

IN THE MATTER OF: CENTENNIAL-FINANCIAL GROUP )  
ITS OFFICERS, DIRECTORS, PARTNERS, AGENTS, )  
EMPLOYEES, AFFILIATES, SUCCESSORS AND ASSIGNS.)

FILE NO. 0900405

TEMPORARY ORDER OF PROHIBITION

TO RESPONDENTS            Centennial-Financial Group  
   201-148 Eastern Blvd  
   Glastonbury, CT 06033

On information and belief, I, Jesse White, Secretary of State for the State of Illinois, through my designated representative, who has been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

- 1        That, Centennial-Financial Group ("Respondent"), maintains a business address at 201-148 Eastern Blvd., Glastonbury, CT 06033.
- 2        That on or about August 1, Respondent, by and through its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents and Assigns, offered to procure loans via the internet at <http://centennial-financial.com> (the "Ad") which was viewed by at least one (1) Illinois resident (the "Borrower").
- 3        That the Borrower responded to the Ad and was then called by a representative of the Respondent who told Borrower that the payment of the first five payments due would be required for security or One Thousand Five Hundred Seventy-Five (\$1,575.00.00) Dollars required and then borrower would receive a personal loan of Ten Thousand (\$10,000.00) Dollars
- 4        That on August 3, 2009 Borrower remitted the sum of One Thousand Five-Hundred Seventy-Five (\$1,575.00.00) Dollars and a *Moneygram* fee of Thirty-One Dollars and Fifty Cents (\$31.50) via *Moneygram* to the Respondent.
- 5        On August 5, 2009, a representative of Respondent called the Borrower and advised the Borrower that another payment would be required, due to Respondents mistake in the paperwork, in the amount of another One Thousand-Five Hundred (\$1,500.00) Dollars and the borrower would now receive a personal loan of Fifteen Thousand (\$15,000 00) Dollars.

Temporary Order of Prohibition

-2-

6. That on August 5, 2009 Borrower remitted the requested additional sum of One Thousand Five- Hundred (\$1,500.00) Dollars and a *Moneygram* fee of Thirty Dollars (\$30 00) via *Moneygram* to the Respondent.
7. That Borrower never received a loan or the return of the advance security payments from the Respondent.
8. That the above-referenced Respondent is a loan broker as that term is defined pursuant to Section 15-5 15. of the Illinois Loan Brokers Act of 1995 [815 ILCS 175/15-1 et seq.] (the "Act")
9. That Section 15-10 of the Act provides, inter alia, that it shall be unlawful for any person to engage in the business of loan brokering unless registered under the Act
10. That Section 15-85 of the Act provides, inter alia, that it is prohibited under the Act for a loan broker to either directly or indirectly act as a loan broker without registration under the Act unless exempt under the Act
11. That at all times relevant hereto, Respondent, its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, failed to file an application for registration as a loan broker with the Secretary of State prior to the aforementioned loan offer from the State of Illinois.
12. That by virtue of the foregoing, Respondent its Officers, Directors, Partners Employees, Affiliates, Successors, Agents, Assigns, have violated Section 15-10 and/or 15-85(b) of the Act.
13. That Section 15-55(c) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated any provision of this Act, the Secretary of State may, by written order temporarily prohibit or suspend such person from acting as a loan broker.
14. That Section 15-55(d) of the Act provides, inter alia, that if the Secretary of State shall find any person is acting or has acted as a loan broker as defined in Section 15-5 15 of this Act, without prior thereto or at the time thereof having complied with the registration requirements of the Act, the Secretary of State may by written order prohibit such person from acting as a loan broker in the State.
15. That based upon the foregoing, the Secretary of State deems it necessary, in order to prevent imminent and additional violations of the Act, and to prevent losses to investors as a result of the referenced prior violation of the Act, to enter an order pursuant to the authority granted under Section 15-55(c) and Section 15-55(d) of the Act which prohibits Respondent, its Officers, Directors, Partners, Employees,

Temporary Order of Prohibition

-3-

Affiliates, Successors, Agents, Assigns from acting as a loan broker in the State of Illinois

16. That based upon the credible evidence available to the Secretary of State, the entry of this Temporary Order is in the public interest and is consistent with the purposes of the Act.

NOW THEREFORE, IT IS HEREBY ORDERED THAT pursuant to the authority granted by Section 15-55(c) and Section 15-55(d) of the Act, Centennial-Financial Group its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents Assigns, are hereby PROHIBITED from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that the Respondent may request a hearing on this matter by transmitting such request in writing to Securities Director, Illinois Securities Department, 69 West Washington Street, Suite 1220, Chicago, Illinois 60601. Such request must be made within thirty (30) days of the date of entry of this Temporary Order. Upon receipt of a request for hearing, a hearing will be scheduled. Request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for ninety days from the date the hearing request is received by the Department.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS TEMPORARY ORDER SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND CONSTITUTES SUFFICIENT BASIS TO MAKE THE TEMPORARY ORDER FINAL

ENTERED: This 7<sup>th</sup> day of December, 2009.



JESSE WHITE  
Secretary of State  
State of Illinois

Attorney for the Secretary of State

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