

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: GREAT VALUE REFERRALS)
ITS OFFICERS, DIRECTORS, PARTNERS, AGENTS,)
EMPLOYEES, AFFILIATES, SUCCESSORS AND ASSIGNS)

FILE NO. 0900513

TEMPORARY ORDER OF PROHIBITION

TO RESPONDENTS: Great Value Referrals
11028 Warwick Blvd . Ste 4
Newport News, Va VA 23601

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 Great Value Referrals ("Respondent"), maintains a business address at 11028 Warwick Blvd., Ste 4, Newport News, VA 23601
2. That during October and November 2009, Respondent, by and through its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents and Assigns, offered to procure loans via the internet at <http://greatvaluereferrals.com> (the "Ad") which was viewed by at least one (1) Illinois resident ("Borrower").
3. That Borrower responded to the Ad and was then called by a representative of the Respondent who told Borrower that a security deposit would be required in the amount of One Thousand One Hundred Ninety Seven Dollars and Thirty Cents (\$1,197.30), then borrower would receive a personal loan of Ten Thousand (\$10,000.00) Dollars six to eight hours after its receipt.
4. That on August 6, 2009 Borrower remitted the sum of One Thousand One Hundred Ninety Seven Dollars and Thirty Cents (\$1,197.30) Dollars Borrower also paid a fee of One hundred Ten Dollars (\$110.00) to *Moneygram*
5. On or about August 7, 2009, a customer service representative of Respondent told Borrower, when Borrower inquired about the failure to receive his funds, that loan insurance was required. The loan insurance entailed another payment in the amount of another Two Thousand Three Hundred Ninety-Four Dollars and Sixty Cents (\$2,394.60).

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- 6 That Borrower replied to Respondent's customer service representative that he was not previously advised of such a payment and would like his security deposit payment returned. Respondent's representative then hung up on Borrower.
- 7 That Borrower never received a loan or the return of the advance security payments from the Respondent.
- 8 That 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,

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

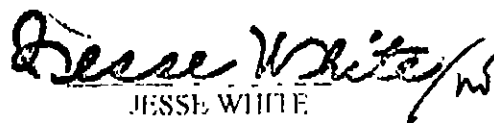
16. That based upon the credible evidence available to the Secretary of State, the entry of this Temporary Order is in the public interest and is consistent with the purposes of the Act.

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, Great Value Referrals 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 15th day of December, 2009



JESSE WHITE
Secretary of State
State of Illinois

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