

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: NEW CENTURY FINANCIAL CREATIONS)
& CONSULTING, INC., Its Officers, Directors, Employees, Partners) File No 0800540
Successors, Agents and Assigns, and NALITA SCOTT, individually.)

ORDER OF PROHIBITION

TO THE RESPONDENTS: New Century Financial Creations & Consulting, Inc
c/o Nalita Scott, Agent
2720 S Highland Avenue, # 401
Lombard, Illinois 60148

Nalita Scott
2625 Butterfield Road, Suite 136 South
Oak Brook, Illinois 60523

WHEREAS, a Temporary Order of Prohibition was issued by the Secretary of State on November 6, 2009 which prohibited New Century Financial Creations & Consulting, Inc. ("Respondent") from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State or his duly authorized representative;

WHEREAS, pursuant to section 15-55(e) Illinois Loan Brokers Act of 1955 [815 ILCS 175/15-1] (the "Act"), the failure to request a hearing within thirty (30) calendar days of the entry of the Temporary Order shall constitute an admission of any acts alleged therein and constitute a sufficient basis to make the Temporary Order final;

WHEREAS, the Respondent has failed to request a hearing on the matters contained in the Temporary Order within thirty (30) calendar days of the entry of said Temporary Order and the Respondent is hereby deemed to have admitted the facts alleged in the Temporary Order,

WHEREAS, the Secretary of State, by and through his duly authorized representative, has adopted the Findings of Fact contained in the Temporary Order as the Secretary of State's Findings of fact as follows:

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

Order of Prohibition

-2-

2. That Respondent, New Century Financial Creations & Consulting, Inc., ("New Century"), is a business entity, which was a duly registered Illinois corporation with a last known address of 2720 S Highland Avenue, # 401, Lombard, Illinois 60148
3. That Respondent, Nalita Scott, ("Scott"), is an individual with a last known address of 2625 Butterfield Road, Suite 136 South, Oak Brook, Illinois 60523, collectively with New Century, (the "Respondents")
4. That on or about September and October 2008, Respondents placed an advertisement (the "Ad") in the classified ads under Money Business Loans in the Dallas Morning News which read as follows: "Need a Business or personal loan? Bad credit? 5k & up! Our Consulting services will help you! Call 630-812-8958."
5. That on or about October 6, 2008, Respondents, by and through its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, and Scott offered to procure a loan for at least one (1) Illinois resident (the "Borrower") who responded to the AD in return for an advance fee of Three- Hundred Fifty Dollars (\$350.00), and additional requested funds totaling One Thousand Seventy-Five Dollars (\$1,075.00) in the weeks ensuing which was prepaid by the Borrower.
6. That the above-referenced Respondents are loan brokers 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")
7. 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.
8. 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.
9. That at all times relevant hereto, Respondents, its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, and Scott 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.
10. That by virtue of the foregoing, Respondents its Officers, Directors, Employees, Affiliates, Successors, Agents, Assigns, and Scott have violated Section 15-10 and/or 15-85(b) of the Act

Order of Prohibition

-3-


- 11 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.

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. New Century Financial Creations & Consulting, Inc., its Officers, Directors, Employees, Affiliates, Successors, Agents Partners and 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: Failure to comply with the terms of this Order shall be a violation of Section 15-65 of the ACT. Any person who will fully this act commits a class 4 felony.

This is a final order subject to administrative review pursuant to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*] and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. 1 Sec. 130.1123). Any action for judicial review must be commenced within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review.

ENTERED. This 7th day of December, 2009


JESSE WHITE
Secretary of State
State of Illinois

Attorney for the Secretary of State.
Samuel F. Freiman
Illinois Securities Department
69 West Washington Street, Suite 1220
Chicago, Illinois 60602
Telephone (312) 793-3988