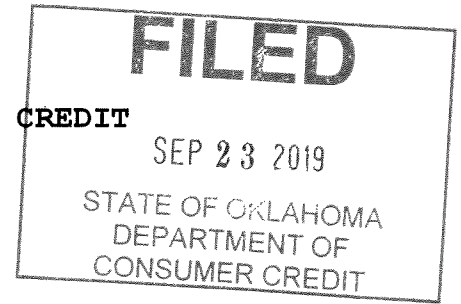


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA**



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
GREAT PLAINS SPECIALTY)
FINANCE, INC., D/B/A)
CHECK 'N GO,)
)
Respondent)

Case No. 19-0237-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Great Plains Specialty Finance, Inc. d/b/a Check 'N Go, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a licensed deferred deposit lender in the State of Oklahoma, license number DDL00117, address of record at 519 University Pl., Ste. 113, Durant, OK 74701.

b. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Ohio, Oklahoma Secretary of State filing number 2312071058, active filing status.

c. On April 4, 2019, Deshia Parks and Steve Kissling, Consumer Credit Examiners, conducted an examination of Respondent at Respondent's business location at 519 University Pl., Ste. 113, Durant, OK 74701. During the course of the examination, violations were found.

d. Respondent had 10 consumer agreements that did not have a physical or electronic signature of the consumer, and 2 that did not have a physical or electronic signature of Respondent.

e. Respondent failed to disclose Respondent's deferred deposit lender license number on 16 hand-written agreements.

f. Respondent failed to have a "Notice of Cancellation" form acknowledged in writing by the consumer at the time the consumer entered into a deferred deposit loan transaction. This occurred in 5 transactions.

g. Respondent accepted an instrument dated for a date other than the date of the deferred deposit loan in 2 transactions.

h. Respondent accepted an instrument that was not endorsed with the actual business name of Respondent. This occurred in 7 transactions.

i. Respondent failed to have consumers sign an affidavit stating whether they had any deferred deposit loans outstanding with Respondent or any other deferred deposit lender and the status of such loans. This occurred in 19 transactions.

j. Respondent was unable to locate consumer agreements for 425 deferred deposit loans.

(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a \$48,600.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before September 20, 2019.

(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 19-0237-DIS and shall be

addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

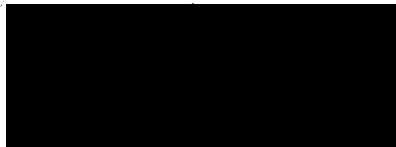
(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 3117(B).



Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9/23/19



Great Plains Specialty Finance Inc.
d/b/a Check 'N Go

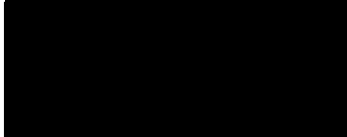
Dated: 9/16/2019

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0237-DIS

STATE OF Ohio)

COUNTY OF Hamilton)

Signed and sworn to (or affirmed) before me on Sept. 16th, 2019, by a representative of Great Plains Specialty Finance Inc. d/b/a Check 'N Go.



Great Plains Specialty Finance Inc.
d/b/a Check 'N Go



if any)



SHARON HALL
Notary Public, State of Ohio
My Commission Expires 04-15-2023

Notary Public

My commission expires:

04/15/2023