

DEPARTMENT OF ADMINISTRATION
DIVISION OF BANKING & FINANCIAL INSTITUTIONS



STEVE BULLOCK
GOVERNOR

MELANIE HALL
COMMISSIONER

STATE OF MONTANA

301 SOUTH PARK, SUITE 316
HELENA, MT 59601

PHONE: (406)841-2920 • FAX: (406)841-2930
E-MAIL: BANKING@MT.GOV



June 10, 2014

The Seven Group LLC
c/o CWB Services, LLC
2114 Central Avenue
Kansas City, MO 64110

CEASE AND DESIST
ORDER

Certified Mail No.
7011 2970 0002 9124 6254

Re: Unlicensed Consumer or Deferred Deposit (Payday) Loan Activity

To The Seven Group LLC:

The Montana Division of Banking and Financial Institutions (Division) regulates consumer loan and deferred deposit ("payday") loan activity involving Montana borrowers. It has come to the Division's attention that you have engaged in making such loans to Montanans without a license.

Mont. Code Ann. §§ 31-1-712(2)(2013) and 32-5-103(1),(4) provide that any loan made in violation of law by a person other than a licensee is void and the unlicensed person does not have the right either directly or indirectly to collect, receive, or retain any principal, interest, fees, or other charges. Other remedies available for violations of licensing and other laws and rules governing consumer loan and deferred deposit (payday) loan activity include civil money penalties; restitution of unauthorized fees and other finance charges; reimbursement of department costs of bringing an administrative action; consumers' private right of action for actual, consequential and statutory damages for each violation of the Deferred Deposit ("payday") Loan Act, Orders to cease and desist, and District Court injunctive relief.

By authority of Mont. Code. Ann. §§32-5-408 and/or 31-1-728, as applicable, you are hereby ordered to cease and desist from engaging in unlawful consumer and/or deferred deposit ("payday") lending activities involving Montana residents. You are entitled to an

Cease and Desist Order

June 10, 2014

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administrative hearing to contest this Cease and Desist Order. To exercise that right you must make a written request for hearing and mail it to the Division at: 301 S. Park Ave. Suite 316, P.O. Box 200546, Helena, MT 59620-0546 within 14 days of the Division's mailing of this Cease and Desist Order to you on June 10, 2014. An entity must be represented by Montana licensed counsel at the hearing and at all related proceedings pursuant to Admin. R. Mont. 1.3.231. If no hearing is requested in the manner and within the time period stated herein, this Cease and Desist Order shall become final without further prior notice upon expiration of the time period for requesting a hearing.

Thank you for your anticipated cooperation. If you have any questions, please contact me or legal counsel Lorraine Schneider at (406) 841-2920.

Sincerely,



Melanie Hall
Commissioner
Montana Division of Banking and Financial Institutions

MH:ls

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The Seven Group LLC
 c/o CWB Services, LLC
 2114 Central Avenue
 Kansas City, MO 64110


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:

The Seven Group LLC
c/o CWB Services, LLC
2114 Central Avenue
Kansas City, MO 64110

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) C. Date of Delivery
Michael Birch 6/17/14

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

Department of Administration

JUN 20 2014

3. Service Type
 Certified Mail Express Mail
 Insured Mail C.O.D.
Banking & Financial Institutions Merchandise

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number

(Transfer from service label)

7011 2970 0002 9124 6254

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540