

## SETTLEMENT AGREEMENT

**THIS Agreement** made this the 6<sup>th</sup> day of December, 2005, by and between Mr. Willie Gooden and Check For Cash Service, a licensee under the Mississippi Check Cashers Act (Miss. Code Ann. 75-67-501 *et seq.*) (hereinafter referred to as “Licensee”) and the Mississippi Department of Banking and Consumer Finance (hereinafter referred to as “DBCF”).

**WHEREAS**, on November 22, 2005, examiners employed by DBCF conducted an examination of Check For Cash Service, license # 608/2005, located at 1196 Martin Luther King, Jr. Street, in Natchez, Mississippi; and,

**WHEREAS**, said examiners during the course of their examination found numerous violations of the Mississippi Check Cashers Act, same being more particularly described in a written Report of Examination prepared by said examiners and furnished to Licensee; and,

**WHEREAS**, on May 9, 2005, a consumer complaint was received from Sylvester Lockhart against Mr. Willie Gooden for entering into personal delayed deposit transactions in the Check For Cash Service licensed office described above. These transactions were not made under the Check For Cash Service license; and,

**WHEREAS**, Licensee has decided that he/she/it does not desire to contest the findings and violations noted in the aforesaid Report of Examination and does not desire to request a public hearing on the matters contained in said Report of Examination, and instead desires to fully and finally settle this matter with DBCF without a public hearing on the terms and conditions set forth herein; and,

**WHEREAS**, Licensee understands that this Settlement Agreement has the same force and effect as an Order of the DBCF entered after a public hearing on the matters contained in the

Report of Examination, that this Settlement Agreement is a public record, and that this Settlement Agreement and the civil money penalties imposed and refunds required herein will be published on the website maintained by DBCF wherein the official acts and orders of DBCF are posted;

**NOW THEREFORE, PREMISES CONSIDERED**, Licensee and Mr. Willie Gooden hereby agree to pay a civil money penalty in the total amount of \$4,675.00 to DBCF.

**LICENSEE AND MR. WILLIE GOODEN HEREBY AGREE** to pay the said civil money penalty to DBCF on or before the 31<sup>st</sup> day of January, 2006.

Check For Cash Services

By: \_\_\_\_\_  
Linda Gooden

By: \_\_\_\_\_  
Willie Gooden

DEPARTMENT OF BANKING  
AND CONSUMER FINANCE

By: \_\_\_\_\_  
JOHN S. ALLISON, Commissioner