DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI

In the matter of: **American Debt Counseling, Inc.** **80 E. Palmetto Parkway** **Boca Raton, FL 33432**	**ORDER TO CEASE AND DESIST**

ORDER OF THE COMMISSIONER
OF
THE DEPARTMENT OF BANKING AND CONSUMER FINANCE
OF THE STATE OF MISSISSIPPI

THIS DAY this cause came on for consideration by the Commissioner of Banking and Consumer Finance, and the Commissioner having considered the evidence presented, and being fully informed and advised in the premises, finds as follows:

1. The Commissioner has jurisdiction over the Respondent and the subject matter pursuant to Section 81-22-1 et seq., of the Mississippi Code of 1972, Annotated, same being the "Mississippi Nonprofit Debt Management Services Act".

2. Section 81-22-23(2)(a) of the Mississippi Code of 1972, Annotated, authorizes the Commissioner of the Department of Banking and Consumer Finance to enter an Order requiring persons in violation of the provisions of Section 82-22-1 et seq., of the Mississippi Code of 1972, Annotated, to stop or refrain from violations of the aforesaid Act.

3. This Order is based upon the facts and information received by the Commissioner that American Debt Counseling, Inc. is engaged in providing debt management services to Mississippi residents without first obtaining the required license. Enclosed is a copy of the July 23, 2003, notice from this Department that a license was required to provide debt management services to Mississippi residents.

4.

IT IS HEREBY ORDERED, that the above named debt management service provider immediately cease and desist from engaging in any debt management services to Mississippi residents until this order is released by the Commissioner.

IT IS FURTHER ORDERED that nothing contained in this Order shall prohibit the Commissioner of Banking and Consumer Finance or any other appropriate person or law enforcement authorities from initiating and pursuing any other civil or criminal violations, penalties and remedies against the above name debt management service provider, as provided by law.

SO ORDERED, this the _____ day of _____, 200

Department of Banking and Consumer Finance
John S. Allison, Commissioner

BY: _____

TITLE: _____

PROOF OF SERVICE

I personally delivered a true copy of the Order of the Commissioner of Banking and Consumer Finance on the day of, 200 ,

To: _____.

This, the _____ day of _____ , 20 .

BY:_____

Title: _____

I hereby acknowledge receipt of the attached Order on this the _____day of _____, 200 .

Respondent:

_____