



**DEPARTMENT OF BANKING AND CONSUMER FINANCE  
STATE OF MISSISSIPPI**

**In the matter of:**

**Vernon Griffin, LLC  
d/b/a Express Title Loans  
1611 Gardner Blvd.; Suite B  
Columbus, MS 39702**

**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 75-67-501 et seq., of the Mississippi Code of 1972, Annotated, same being the "Mississippi Check Cashers Act".

2. Section 75-67-527(3) 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 75-67-505(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 from Examiner Mike Garrard of the Department of Banking and Consumer Finance, who made an on-site examination of above referenced Respondent's location and has determined that it is in violation of the Mississippi Check Cashers Act in that it does advertise check cashing to the public, does portray itself as a check casher, and is not in compliance with Section 75-67-505 (1)(a) and (b) et seq., of the Mississippi Code of 1972, Annotated. Therefore, Express Title Loans of Columbus, Mississippi must remove the advertisement to the public and not enter into any new check cashing transactions until it corrects the above mentioned violation and is released from this order.

4.

**IT IS HEREBY ORDERED**, that the above named company immediately cease and desist from engaging in any debt management transactions 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 Licensee, as provided by law.

**SO ORDERED**, this the \_\_\_\_\_9th\_\_\_\_\_ day of \_\_\_March\_\_\_, 2004

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

BY: Mike Garrard

TITLE: Examiner

PROOF OF SERVICE

I personally delivered a true copy of the Order of the Commissioner of Banking and Consumer Finance on the 9th day of March, 2004,

To: Express Title Loans, Ron Griffin

This, the 9th day of March, 2004.

BY: Mike Garrard

Title: Examiner

I hereby acknowledge receipt of the attached Order on this the 9<sup>th</sup> day of March, 2004.

Respondent: \_\_\_\_\_