



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

**In the matter of:**

**Larry Joe Lindley  
d/b/a Oakland Title Loans  
28648 Highway 12  
Oakland, MS**

**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 75-67-401 et seq., of the Mississippi Code of 1972, Annotated, same being the "Mississippi Title Pledge Act".

2. Section 75-67-431(4) 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 75-67-419(1) et seq., of the Mississippi Code of 1972, Annotated, to stop or refrain from violations of the aforesaid Act.

3. Based upon the facts and information received by the Commissioner from Chief Examiner Harrison of the Department of Banking and Consumer Finance, the title pledge license for Oakland Title Loans expired June 30, 2007, and has not been renewed.

**IT IS HEREBY ORDERED**, that the above named entity immediately cease and desist from engaging in any title pledge 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 19th day of July, 2007

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 18<sup>th</sup> day of January 2007,   

To:   TSR, Inc. dba Kwik Cash Title Pledge  

This, the   18th   day of   January  , 2007.

BY:   Brandon Blair  

Title:   Examiner IV  

I hereby acknowledge receipt of the attached Order on this the   18th   day of   January  , 2007.

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