

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

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PA DEPT OF BANKING

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU
OF COMPLIANCE, INVESTIGATION AND
LICENSING

v.

Docket No.: 11 0019 (ENF-C&D)

OSL MARKETING, INC.,
SSM GROUP, LLC, CMG GROUP, LLC,
DJR GROUP, LLC and
RICHARD F. MOSELEY, SR., individually

NOTICE OF RIGHT TO APPEAL AND HEARING

You have the right to appeal the attached Order within 10 days of the date of service. See 1 Pa. Code § 35.20. The date of service is the date we deposited the Order in the mail or delivered it to you in person, as the case may be, as set forth in 1 Pa. Code § 33.34. If you appeal the Order, you also have a right to a hearing.

To file an appeal and request a hearing on the Order, you must file a petition with the Secretary of Banking within 10 days of the date of service. The petition must be in writing, state clearly and concisely your grounds of interest in the subject matter, the facts you rely upon, the law you rely upon, and the relief you seek. See 1 Pa. Code §35.17. Please deliver your petition to:

Linnea Freeberg, Docket Clerk
Office of Executive Deputy Secretary
Pennsylvania Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101

The petition must be received by the Docket Clerk within the aforementioned 10 day deadline. If the Docket Clerk does not receive your petition on time, you will waive your right to an appeal and a hearing and the Order will be deemed final.

You must also serve a copy of the petition on the person who signed the attached Order pursuant to 1 Pa. Code §33.32 by providing a copy to their counsel set forth below:

Begene A. Bahl, Assistant Counsel
Commonwealth of Pennsylvania
Pennsylvania Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101

Once you file your petition appealing the Order and requesting a hearing, you will be notified of the hearing date, time, place, the person who will preside at your hearing, and any other pertinent information.

You have the right to be represented by an attorney. Corporations may be required to be represented by an attorney.

The hearing and all other procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§31.1.-35.251.

WHEREAS, OSL Marketing services, collects and processes payday loans for lenders including SSM Group, LLC, DJR Group, LLC and CMG Group, LLC (collectively "lenders"); and

WHEREAS, Richard F. Moseley, Sr. is President and registered agent for OSL Marketing; and

WHEREAS, Mr. Moseley operates, controls and is responsible for the day to day activities of OSL Marketing and the lenders; and

WHEREAS, the Bureau has reason to believe that the lenders do business at 2 East Gregory Boulevard, Kansas City, Missouri 64114; and

WHEREAS, the lenders obtain access to consumers, including Pennsylvania residents, through websites that generate leads on their behalf such as www.moneymutual.com and www.1-HourFastPayday.com; and

WHEREAS, the consumers apply for a payday loan on the websites and their information is forwarded to the lenders; and

WHEREAS, the lenders provide payday loans to Pennsylvania residents by transmitting monies into the residents' bank accounts; and

WHEREAS, Pennsylvania residents pay off the payday loans, plus interest, fees and other considerations, by allowing OSL Marketing and the lenders to debit the money from their bank accounts; and

WHEREAS, because consumers are given access to the lenders through websites that generate leads on their behalf, the consumers often do not know who the lender is that gave them the payday loan until the monies are deposited into their accounts or until they receive a copy of the agreement provided to them by email after the loan has been provided to them; and

WHEREAS, OSL Marketing, SSM Group, LLC, CMG Group, LLC, DJR Group, LLC and Richard F. Moseley, Sr. are not licensed by the Department as consumer discount companies; and

CONSUMER COMPLAINTS

SSM Group, LLC

WHEREAS, on or about July 13, 2010, the Department received a complaint from ("Ms. ") regarding SSM Group, LLC ("SSM Group") and OSL Marketing; and

WHEREAS, Ms. resides at Pennsylvania ; and

WHEREAS, in her complaint, Ms. averred that she was being charged excessive interest on a payday loan she obtained from SSM Group and OSL Marketing; and

WHEREAS, Ms. 's loan amount was \$300 and she paid back \$810; and

WHEREAS, Ms. is a Pennsylvania resident that obtained a loan from SSM Group and OSL Marketing in an amount less than \$25,000 and the fees on the loan exceeded 6% interest; and

WHEREAS, on or about September 21, 2010, the Department received a complaint from ("Ms. ") regarding SSM Group; and

WHEREAS, Ms. resides at , Pennsylvania ; and

WHEREAS, in her complaint, Ms. avers that she paid SSM Group in full for the loan but the company continued to take monies from her account in excess of what she owed; and

WHEREAS, Ms. [REDACTED] received a payday loan from SSM Group on January 4, 2010 (See a true and correct copy of Ms. [REDACTED] Loan Note and Disclosure redacted to protect confidential consumer information is attached as Appendix A); and

WHEREAS, Ms. [REDACTED]'s loan amount was \$200 and the annual percentage rate charged on the loan was 1095% resulting in a finance charge of \$60 (See App. A); and

WHEREAS, Ms. [REDACTED] is a Pennsylvania resident that obtained a loan from SSM Group and OSL Marketing in an amount less than \$25,000 and the fees on the loan exceeded 6%; and

CMG Group, LLC

WHEREAS, on or about December 1, 2010, the Department received a complaint from

(“Ms. [REDACTED]”) regarding CMG Group, LLC (“CMG Group”); and

WHEREAS, Ms. [REDACTED] resides at [REDACTED] Pennsylvania
; and

WHEREAS, Ms. [REDACTED] received a payday loan from CMG Group on May 13, 2010; and

WHEREAS, Ms. [REDACTED] loan amount was \$300 and the annual percentage rate charged on the loan was 782.14% resulting in a finance charge of \$90 (See a true and correct copy of the Account Summary redacted to protect confidential consumer information attached as App. B); and

WHEREAS, in her complaint, Ms. [REDACTED] avers that she has been paying a finance charge of \$90 every two weeks; and

WHEREAS, despite her efforts to pay it off, Ms. [REDACTED] received telephone calls by a person claiming to be a process server and threatening to arrive at her place of employment and serve her court papers; and

WHEREAS, the process server told her to call a phone number to resolve the matter; and

WHEREAS, when Ms. [redacted] called the phone number and spoke with an individual who informed her that she owed \$735 (although the initial loan amount was \$300) and offered to settle the account for \$535; and

WHEREAS, Ms. [redacted] is a Pennsylvania resident that obtained a loan from CMG Group in an amount less than \$25,000 and the fees on the loan exceeded 6%; and

DJR Group, LLC

WHEREAS, on or about November 12, 2010, the Department received a complaint from (“Ms. [redacted]”) regarding DJR Group, LLC (“DJR Group”); and

WHEREAS, Ms. [redacted] resides at Pennsylvania [redacted]; and

WHEREAS, in her complaint, Ms. [redacted] averred that DJR Group was attempting to collect from her an “astronomical” amount of fees for the payday loan that she received; and

WHEREAS, Ms. [redacted] received a payday loan from DJR Group on July 15, 2010 (*See* a true and correct copy of Ms. [redacted] Loan Note and Disclosure redacted to protect confidential consumer information attached as App. C); and

WHEREAS, Ms. [redacted]’s loan amount was \$300 and the annual percentage rate charged on the loan was 521.43% resulting in a finance charge of \$90 (*See* App. C); and

WHEREAS, Ms. [redacted] received a telephone call from a person attempting to collect on the loan and the individual requested that she pay \$1000 to settle the matter; and

WHEREAS, Ms. [redacted] avers that DJR Group retained a lawyer to assist with collecting on the loans; and

WHEREAS, on July 20, 2010, the Department received a complaint from an individual, [redacted] regarding DJR Group; and

WHEREAS, Ms. _____ resides at
Pennsylvania _____; and

WHEREAS, in her complaint, Ms. _____ avers that she obtained a payday loan
from DJR Group; and

WHEREAS, Ms. _____ avers that she paid back more than 5 times the amount
owed on the loan; and

WHEREAS, the amount of the loan was \$300, the annual percentage rate charged on the
loan was 782.14%, and the refinance amount due on the loan was \$90 (A true and correct copy
of an Account Summary setting forth the terms of each payday loan redacted to protect
confidential consumer information is attached as App. D); and

WHEREAS, Ms. _____ is a Pennsylvania resident that obtained a non-mortgage
loan from DJR Group in an amount less than \$25,000 and the fees on the loan exceeded 6%; and

VIOLATIONS

WHEREAS, by engaging in the business of making, attempting to collect and collecting
on loans made to Pennsylvania residents less than \$25,000 and charging fees, interest, or other
considerations in excess of 6%, without being licensed by the Department, OSL Marketing, SSM
Group, CMG Group, DJR Group and Richard F. Moseley, Sr. violated Section 3.A of the CDCA,
7 P.S. § 6203.A, and Section 201(a) of the LIPL, 41 P.S. § 201(a); and

DEPARTMENT'S AUTHORITY

WHEREAS, because OSL Marketing, SSM Group, CMG Group, DJR Group and
Richard F. Moseley, Sr. engaged in unlicensed activity in violation of the CDCA and LIPL, the
Department has the authority to, *inter alia*, order them to cease and desist the activity until
licensed, require them to pay the costs of the Department's enforcement action, prohibit or

permanently remove them from continuing the activity, and to impose such other conditions as the Department deems appropriate, 41 P.S. §§ 506(c)(2)-(5); and

AND NOW THEREFORE, because OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. engaged in the business of lending money in an amount less than \$25,000 to Pennsylvania residents and charging in excess of 6% interest for the loans, without a license and attempted to collect and collected on such loans, the Bureau, under the authority cited above, hereby imposes the following Order. Upon the effective date of this Order:

1. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall immediately cease and desist from negotiating and making non-mortgage loans or advances of money on credit in an amount of \$25,000 or less to Pennsylvania residents and charging interest and fees in excess of 6% until licensed by the Department to do such business.

2. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall immediately cease and desist from advertising, soliciting, and arranging non-mortgage loans for Pennsylvania residents in an amount less than \$25,000 and charging interest, fees and other considerations in excess of 6% until licensed by the Department to do such business.

3. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall immediately cease and desist from attempting to collect or collecting, directly or indirectly through third parties such as collection agencies, interest or any other considerations that exceed 6% on non-mortgage loans of less than \$25,000 that it made to Pennsylvania residents since February 1, 2009.

4. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall not transfer, assign or sell to any persons, companies or entities any non-mortgage loans

of less than \$25,000 that it has made to Pennsylvania residents since February 1, 2009 where the interest, fees or other considerations on the loans exceed 6%.

5. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall not purchase any non-mortgage loans of less than \$25,000 made to Pennsylvania residents since February 1, 2009 where the interest, fees or other considerations on the loans exceed 6%.

6. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall not directly or indirectly (through third parties or collection agencies) file a negative report with any credit agency regarding any Pennsylvania resident to which it has provided a non-mortgage loan of less than \$25,000 since February 1, 2009 if the consumer has paid back the principal amount of the loan plus interest of up to (not in excess of) 6%.

7. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall refund to Pennsylvania residents (that have accepted a loan from OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. of less than \$25,000 since February 1, 2009) the amount of monies that the residents paid on loans that exceeded the 6% interest rate cap.

8. Within 10 days of the effective date of this Order, OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall provide to the Department a list of loans and cash advances made to Pennsylvania residents from February 1, 2009 to the present.

The list shall include:

- a. The name, address and phone number of each consumer; and
- b. The date of the loan; and

c. The terms of the loan including the amount financed, any and all charges, interest, fees or other considerations including, but not limited to interest charges, finance charges, renewal fees, and the total amount of payments to be paid by the resident; and

d. The status of the loans including total amounts still owed by the resident to OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. or if the loans have been transferred to a third party such as another lender or collection agency, when such transfer occurred and the contact information for the third party; and

e. Any other additional information that the Department shall request relating to these loans as the Department deems necessary.

9. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall pay a fine to the Department in an amount of no less than \$50,000 for the violations of the CDCA and LIPL referenced in this Order. *See* 41 P.S. § 505(b).

10. OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. shall pay the reasonable costs and expenses incurred by the Department to commence and prosecute this enforcement action should OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. challenge this Order without success. To this end, the Department expressly requests a separate hearing to ascertain the amount of monies expended by the Department.

This Order shall not preclude the Department from commencing additional enforcement action against OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. and any additional entities, companies, or persons associated with OSL Marketing, SSM Group, CMG Group, DJR Group and Richard F. Moseley, Sr. as it deems necessary.

**FOR THE COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU OF
COMPLIANCE, INVESTIGATION AND LICENSING**

Ryan M. Walsh, Administrator
Bureau of Compliance, Investigation and Licensing
Department of Banking

Date: February 1, 2011

APPENDIX A

LOAN NOTE AND DISCLOSURE

Borrower's Name: _____

Date: 1/4/2010

Parties: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. We are the lender.

SSM Group LLC

The Account: You have deposit account at your personal bank ("Bank"). You authorize us to effect a credit entry to deposit the proceeds of the Loan (the Amount Financed Indicated below) to your Account at the Bank.

DISCLOSURE OF CREDIT TERMS: The information in the following disclosure box is part of this Note.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. (e) 1095	The dollar amount the credit will cost you. \$ 60	The amount of credit provided to you on your behalf. 200	The amount you will have paid after you have made the scheduled payment. 260

Your Payment Schedule will be: 1 payment of 260 due on 1/15/2010. If you decline the option of refinancing your loan, if refinancing is accepted you will pay the finance charge of 60 only, on 1/15/2010. You will accrue new finance charges with every refinance of your loan. You have the option of paying down the loan. This means your account will be debited the finance charge plus \$50.00 pay down. This does not mean your loan will automatically pay down.

*To decline the option of refinancing you must sign the Account Summary page and fax it back to our office at least three business days before your loan is due.

Security: The loan is unsecured.

Prepayment: If you prepay your loan in advance, you will not receive a refund of any Finance Charge.

(e) The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on your account, which is 1/5/2010.

See below and your other contract documents for any additional information about prepayment, nonpayment and default.

Itemization Of Amount Financed of 200 Given to you directly: \$ 200 ; Paid on your account: \$ 0

Promise To Pay: You promise to pay to us or to our order, in 1 payment, on the date indicated in the Payment Schedule, the Total of Payments. On or after the day your loan comes due you authorize us to effect this payment by one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you timely revoke this authorization, you authorize us to prepare and submit a check drawn on your Account to repay your loan when it comes due. If your Account is with us, you authorize us to deduct the payment from your Account on the day the loan comes due. If there are insufficient funds on deposit in your Account to effect the ACH debit entry or to pay the check or otherwise cover the loan payment on the due date, you promise to pay us all sums you owe by mailing a check or Money Order payable to: SSM Group LLC

Return Item Fee: If sufficient funds are not available in the Account on the due date to cover the ACH debit entry or check, you authorize us to represent the applicable finance charge plus a \$30 Return Item Fee on the next business day.

Prepayment: The Finance Charge consists solely of a loan fee that is earned in full at the time the loan is funded. Although you may pay all or part of your loan in advance without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.

Governing Law: Lender and Borrower hereby stipulate and agree that this transaction is made pursuant to the laws of Nevis and that Nevis law shall control the rights, duties, and obligations of the parties hereto without regard to Nevis choice of law provisions. Borrower and Lender further stipulate and agree that any dispute regarding this loan or arising out of or in any way related to this loan transaction shall be instituted solely in court in Nevis.

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the employees, officers, directors, agents, servants or assigns of the other) and any claim arising from or relating to your application for this loan, regarding this loan or any other loan you previously or may later obtain from us, this Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes regarding the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. No class arbitration. All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.naf-forum.com, by telephone at 800-474-2371, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." Your arbitration fees will be waived by the NAF in the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and, if a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servants and assigns. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Survival: The provisions of this Loan Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

No Bankruptcy: By acknowledging the typed signature below you represent that you have not recently filed for bankruptcy and you do not plan to do so.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity.

By signing or electronically signing this Loan Note you certify that all of the information provided above is true, complete and correct and provided to us, SSM Group LLC, for the purpose of inducing us to make the loan for which you are applying. By signing below you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not to Bring, Join, or Participate in Class Actions. By signing or electronically signing this application you authorize SSM Group LLC to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). SSM Group LLC may utilize CL Verify or other similar consumer-reporting agencies for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer, and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment, and collection of your loan. (This application will be deemed incomplete and will not be processed if not signed below)

YOU AGREE TO ALL THE TERMS OF THIS NOTE, INCLUDING THE AGREEMENT TO ARBITRATE ALL DISPUTES AND THE AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS.

(X) _____ 1/4/2010
 Print Name Social Security Number Date

INSTRUCTIONS: THIS NOTE IS SUBJECT TO APPROVAL. Read the entire Note. By acknowledging the typed signature below, you agree all of the loan terms are acceptable to you. If approved, the loan proceeds will be deposited to your Account indicated above.

APPENDIX B

CMG Group LLC
 Phone Number 1-866-516-9300
 Fax Number 1-866-516-9700

PA

Account Summary

ACCOUNT NUMBER: 400020	Customer Service Phone Number: 1-866-516-9300
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REFINANCE AMOUNT	
DUE DATE	6/11/10
APR	7.62-11.14 %
LOAN AMOUNT	\$300.00
REFINANCE AMOUNT DUE	\$90.00
PAST DUE REFINANCE FEE	\$0.00
RETURN FEE	\$0.00

REFINANCE/PAY DOWN PAYMENT AMOUNT	
DUE DATE	6/11/10
APR	7.62-11.14 %
PAY DOWN AMOUNT DUE	\$0.00
REFINANCE AMOUNT DUE	\$90.00
PAST DUE REFINANCE FEE	\$0.00
RETURN FEE	\$0.00

PAY OFF AMOUNT DUE	\$390.00
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CURRENT AMOUNT DUE	\$90.00
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Payment Options

- Refinance:** Your loan will be refinanced on every due date unless you notify us of your desire to pay in full or to pay down your principle amount borrowed. You will accrue a new fee of \$90.00 every time your loan is refinanced. Any fees accrued during refinancing will not go toward the principle amount owed. **Unless we receive written notification from you at least three full business days before your loan is due, your loan will be refinanced.**
- Pay Down:** You can pay down your principle amount by increments of \$50.00 in addition to the service charge. Paying down will decrease the fee charged for the next refinance due. To accept this option you must notify us of your request in writing via fax at Toll Free 1-866-516-9700. The request needs to be received at least three full business days before your loan is due.
- Pay Off:** You can payoff your full balance of \$390.00, the principle plus the fee for that period. To accept this option you must notify us of your request in writing via fax at 1-866-516-9700. The request needs to be received at least three full business days before your loan is due.
- Return Fee:** A \$90.00 Return fee will be assessed for any and all finance charges that are returned to us by your financial institution.

You must make one payment of \$390.00 on 6/11/10 if you choose to pay off your loan rather than refinance.

Security Interest: The loan is secured.

Loan Fee/Repayment: The Refinance Charge consists solely of a Loan Fee that is earned in full at the time the loan is funded. Although you may pay in advance all or part of what you owe without penalty, you will not receive a refund or credit of any part or all of the Finance Charge. (4) The Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account.

Returned Refinance Amount: If at anytime your Refinance Amount returns to CMG Group LLC and/or affiliates we will re-send any and all charges to your bank in attempt to collect the returned amount.

Return Fee: A \$90.00 Return fee will be assessed for any Finance charge. Pay down/Pay off that is returned to us by your bank.

The Account: You have debit account, No. _____ at PNC BANK.

By signing below you are authorizing CMG Group LLC, and/or their servicers, CMG Group LLC and/or affiliates to debit the pay off amount due \$390.00, from your account named above on your current due date of 6/11/10. If you are not accepting the option of refinancing, you must fax this document three full business days before your due date to ensure your loan is not refinanced.

Printed Name:

Signature: _____

Date: 05/13/2010

Toll Free Fax 1-866-516-9700

APPENDIX C

LOAN NOTE AND DISCLOSURE

Date: 7/15/2010

Borrower's Name: _____

Lender: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. We are the lender, DJR Group LLC

The Account: You have deposit account at your personal bank ("Bank"). You authorize us to effect a credit entry to deposit the proceeds of the Loan (the Amount Financed indicated below) to your Account at the Bank.

DISCLOSURE OF CREDIT TERMS: The information in the following disclosure box is part of this Note.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. (e)	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount you will have paid after you have made the scheduled payment.
521.43	\$ 90	300	390

Your Payment Schedule will be 1 payment of 390 due on 8/6/2010 only, on 8/6/2010. If you decline* the option of refinancing your loan. If refinancing is accepted you will pay the finance charge of 90. You will accrue new finance charges with every instance of your loan. You have the option of paying down the loan. This means your account will be debited the finance charge plus \$50.00 pay down. This does not mean your loan will automatically pay down.

*To decline the option of refinancing you must sign the Account Summary page and fax it back to our office at least three business days before your loan is due.

Security: The loan is unsecured.

Prepayment: If you prepay your loan in advance, you will not receive a refund of any Finance Charge.

(e) The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on your account, which is 7/16/2010.

See below and your other contract documents for any additional information about prepayment, nonpayment and default.

Amount of Amount Financed of 300 Given to you directly: \$ 300 Paid on your account: \$ 0

Promise To Pay: You promise to pay to us or to our order, in 1 payment, on the date indicated in the Payment Schedule, the Total of Payments. On or after the day your loan comes due you authorize us to effect this payment by one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you timely revoke this authorization, you authorize us to prepare and submit a check drawn on your Account to repay your loan when it comes due. If your Account is with us, you authorize us to deduct the payment from your Account on the day the loan comes due. If there are insufficient funds on deposit in your Account to effect the ACH debit entry or to pay the check or otherwise cover the loan payment on the due date, you promise to pay us all sums you owe by mailing a check or Money Order payable to: DJR Group LLC

Return Item Fee: If sufficient funds are not available in the Account on the due date to cover the ACH debit entry or check, you authorize us to represent the applicable finance charge plus a \$30 Return Item Fee on the next business day.

Prepayment: The Finance Charge consists solely of a loan fee that is earned in full at the time the loan is funded. Although you may pay all or part of your loan in advance without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.

Governing Law: Lender and Borrower hereby stipulate and agree that this transaction is made pursuant to the laws of Nevada and that Nevada law shall control the rights, duties, and obligations of the parties hereto without regard to Nevada's choice of law provisions. Borrower and Lender further stipulate and agree that any dispute regarding this loan or arising out of or in any way related to this loan transaction shall be instituted solely in court in Nevada.

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the employees, officers, directors, agents, servants or assigns of the other) and any claim arising from or relating to your application for this loan, regarding this loan or any other loan you previously or may later obtain from us, this Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes regarding the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. No class arbitration. All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS APPOSITE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.naf-forum.com, by telephone at 800-474-2371, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. Your arbitration fees will be waived by the NAF in the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and. If a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servants and assigns. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Survival: The provisions of this Loan Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

No Bankruptcy: By acknowledging the typed signature below you represent that you have not recently filed for bankruptcy and you do not plan to do so.

NOTICE: We adhere to the Patriot Act and we are required by law to select procedures to request and obtain in our records information necessary to verify your identity.

By signing or electronically signing this Loan Note you certify that all of the information provided above is true, complete and correct and provided to us, DJR Group LLC, for the purpose of including us to make the loan for which you are applying. By signing below you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not to Bring, Join, or Participate in Class Actions. By signing or electronically signing this application you authorize DJR Group LLC to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or

current credit or payment history information from third party source(s). DJR Group LLC may utilize CL Verify or other similar consumer-reporting agencies for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the service of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer, and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment, and collection of your loan. (This application will be deemed incomplete and will not be processed if not signed below)

YOU AGREE TO ALL THE TERMS OF THIS NOTE INCLUDING THE AGREEMENT TO ARBITRATE ALL DISPUTES AND THE AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS.

(9)

Print Name

Social Security Number

7/15/2010

Date

INSTRUCTIONS: THIS NOTE IS SUBJECT TO APPROVAL. Read the entire Note. By acknowledging the typed signature below, you agree all of the loan terms are acceptable to you. If approved, the loan proceeds will be deposited to your Account indicated above.

APPENDIX D

DJR Group LLC
 Phone Number 1-866-553-5788
 Fax Number 1-866-553-5789

, PA

Account Summary

ACCOUNT NUMBER: 109678 Customer Service Phone Number: 1-866-553-5788

CURRENT AMOUNT	
DUE DATE	11/20/09
ANNUAL PERCENTAGE RATE	782.14 %
LOAN AMOUNT	\$300.00
REFINANCE AMOUNT DUE	\$90.00
PAST DUE REFINANCE FEE	\$0.00
RETURN FEE	\$0.00

REFINANCE/PAY DOWN AMOUNT	
DUE DATE	11/20/09
ANNUAL PERCENTAGE RATE	782.14 %
PAY DOWN AMOUNT DUE	\$0.00
REFINANCE AMOUNT DUE	\$90.00
PAST DUE REFINANCE FEE	\$0.00
RETURN FEE	\$0.00

PAY OFF AMOUNT DUE: \$390.00

CURRENT AMOUNT DUE: \$390.00

Payment Options

- 1 **Refinance:** Your loan will be refinanced on every due date unless you notify us of your desire to pay in full or pay down your principle amount borrowed. You will accrue a new fee of \$90.00 every time your loan is refinanced. Any fees accrued during refinancing will not go toward the principle amount owed.
Unless we receive written notification from you at least three full business days before your loan is due, your loan will be refinanced.
- 2 **Pay Down:** You can pay down your principle amount by increments of \$50.00 in addition to the service charge. Paying down will decrease the fee charged for the next refinance due. To accept this option you must notify us of your request in writing via fax at Toll Free 1-866-553-5789. The request needs to be received at least three full business days before your loan is due.
- 1 **Pay Off:** You can payoff your full balance of \$390.00, the principle plus the fee for that period. To accept this option you must notify us of your request in writing via fax at 1-866-553-5789. The request needs to be received at least three full business days before your loan is due.
- 2 **Return Fee:** A \$30.00 Return fee will be assessed for any and all finance charges that are returned to us by your financial institution.

You must make one payment of \$390.00 on 11/20/09 if you choose to pay out your loan rather than refinance.

Security Interest. The loan is unsecured.

Loan Fee/Prepayment: The Refinance Charge consists solely of a Loan Fee that is earned in full at the time the loan is funded. Although you may pay in advance all or part of what you owe without penalty, you will not receive a refund or credit of any part or all of the Finance Charge. (e) The Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account.

Returned Refinance Amount: If at any time your Refinance Amount returns to DJR Group LLC and/or affiliates we will resend any and all charges to your bank to attempt to collect the returned amount.

Return Fee: A \$30.00 Return fee will be assessed for any Finance charge, Pay down/ Pay off that is returned to us by your bank.

The Account: You have debit account, No. _____ at Service 1st Federal Credit Uni.

By signing below you are authorizing DJR Group LLC, and or their servicers, DJR Group LLC and or affiliates to debit the pay off amount due \$390.00, from your account named above on your current due date of 11/20/09. If you are not accepting the option of refinancing, you must fax this document three full business days before your due date to ensure your loan is not refinanced.

Printed Name:

Signature: _____

Date: 11/06/2009

Toll Free Fax 1-866-553-5789

FILED

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

2011 FEB -1 PH 2: 34

PA DEPT OF BANKING

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU
OF COMPLIANCE, INVESTIGATION AND
LICENSING

v.

Docket No.: 11 0019 (ENF-C&D)

OSL MARKETING, INC.,
SSM GROUP, LLC, CMG GROUP, LLC,
DJR GROUP, LLC and
RICHARD F. MOSELEY, SR., individually

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35 and 33.36:

BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL:

SSM Group, LLC
CMG Group, LLC
DJR Group, LLC
2 East Gregory Blvd, Ste 200
Kansas City, MO 64114

OSL Marketing, Inc.
c/o Richard F. Moseley, Sr.
6320 Brookside Plaza, Suite 123
Kansas City, MO 64113

Richard F. Moseley, Sr.
1550 Prospect Mountain Dr.
Estes Park, CO 80517

Dated: 2/1/2011

Begene A. Bahl, Assistant Counsel
Pennsylvania Department of Banking
Bureau of Compliance, Investigation and Licensing
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471