

for the Department.

3. Home Remedies was, at all times material herein, an entity with an address at 1880 W. Mason Avenue, York, Pennsylvania, 17404.

4. Moses was, at all times material herein, an individual with addresses at 1880 W. Mason Avenue, York, Pennsylvania, 17404 and 3065 Whitehurst Court, York, Pennsylvania 17404.

5. At all times material herein, Respondent Moses was the president of Home Remedies.

6. At all times material herein, Home Remedies was in the business of residential contracting.

7. From in or about March 2009 until January 2010, Home Remedies offered and sold promissory notes (Notes) to at least two Pennsylvania residents for an aggregate amount of at least \$30,000.

8. The terms of the Notes ranged from three months to six months.

9. The promised rate of return for the Notes ranged from 8% to 12%.

10. The Notes described above are “securities” within the meaning of Section 102(t) of the 1972 Act, 70 P.S. §1-102(t).

11. Home Remedies is the “issuer” of the Notes described above within the meaning of Section 102(l) of the 1972 Act, 70 P.S. §1-102(l).

12. As the president of Home Remedies, Moses acted as an “affiliate” of Home Remedies within the meaning of Section 102(b) of the 1972 Act, 70 P.S. §1-102(b), and, as such, caused Home Remedies to commit the herein stated acts which violated the 1972 Act.

13. The Notes were (a) not registered under Section 201 of the 1972 Act, 70 P.S.

§1-201; (b) not exempt from registration under Section 202 of the 1972 Act, 70 P.S. §1-202; and (c) not federally covered securities; and further, the securities transactions relating to the Notes were not exempt from registration under Section 203 of the 1972 Act, 70 P.S. §1-203.

VIOLATION

14. By engaging in the acts and conduct set forth in paragraphs 3 through 13 above, Home Remedies and Moses offered and sold Notes in Pennsylvania in willful violation of Section 201 of the 1972 Act, 70 P.S. §1-201.

AUTHORITY

15. Because Home Remedies and Moses offered and sold Notes in Pennsylvania in violation of Section 201 of the 1972 Act, 70 P.S. §1-201, the Department may order Home Remedies and Moses to, *inter alia*, comply with the 1972 Act and with the Regulations adopted by the Department.

RELIEF

16. Home Remedies and Moses are ORDERED to comply with the 1972 Act, and Regulations adopted by the Department, and in particular Section 201, 70 P.S. § 1-201.

17. Should Home Remedies or Moses offer or sell securities in the Commonwealth of Pennsylvania in the future, Home Remedies and Moses must retain counsel knowledgeable and experienced in securities laws who will make all applicable filings with the Department or have obtained an opinion of counsel knowledgeable and experienced in securities laws that no filing is required with the Commission to exempt the securities or securities transactions.

18. Should Home Remedies and Moses fail to comply with any and all provisions of this Order, the Department may impose additional sanctions and costs and seek other appropriate relief subject to Home Remedies' and Moses' right to a hearing pursuant to the 1972 Act.

FURTHER PROVISIONS

19. Consent. Home Remedies and Moses hereby knowingly, willingly, voluntarily and irrevocably consent to the entry of this Order pursuant to the Bureau's authority under the 1972 Act and agree that they understand all of the terms and conditions contained herein. Home Remedies and Moses, by voluntarily entering into this Order, waive any right to a hearing or appeal concerning the terms, conditions and/or penalties set forth in this Order.

20. Entire Agreement. This Order contains the entire agreement between the Department, Home Remedies, and Moses. There are no other terms, obligations, covenants, representations, statements, conditions, or otherwise, of any kind whatsoever concerning this Order. This Order may be amended in writing by mutual agreement by the Department, Home Remedies, and Moses.

21. Binding Nature. The Department, Home Remedies, Moses, and all officers, owners, directors, employees, heirs and assigns of Home Remedies and Moses intend to be and are legally bound by the terms of this Order.

22. Counsel. This Order is entered into by the parties upon full opportunity for legal advice from legal counsel.

23. Effectiveness. Home Remedies and Moses hereby stipulate and agree that the Order shall become effective on the date the Bureau executes the Order ("Effective Date").

24. Other Enforcement Action.

(a) The Department reserves all of its rights, duties, and authority to enforce all statutes, rules and regulations under its jurisdiction against Home Remedies and Moses in the future regarding all matters not resolved by this Order.

(b) Home Remedies and Moses acknowledge and agree that this Order is only binding upon the Department and not any other local, state or federal agency, department or office regarding matters within this Order.

25. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

26. Counterparts. This Order may be executed in separate counterparts, by facsimile and by PDF.

27. Titles. The titles used to identify the paragraphs of this document are for the convenience of reference only and do not control the interpretation of this document.

28. Finding. The Department finds that it is necessary and appropriate in the public interest and for the protection of investors, and consistent with the purposes fairly intended by the policy and provisions of the 1972 Act to issue this Order.

WHEREFORE, in consideration of the foregoing, including the recital paragraphs, the Commonwealth of Pennsylvania, Department of Banking and Securities, Bureau of Securities Licensing, Compliance and Enforcement, Home Remedies, Inc. Home Services, and Charles Moses, intending to be legally bound, do hereby execute this Consent Agreement and Order.

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

~~Aimee A. Toth
Deputy Secretary for Securities~~

Victoria A. Reider
Executive Deputy Secretary

Date:

May 28, 2013

FOR CHARLES MOSES

~~Charles Moses~~

Date:

5-13-13

