

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA,)
ex rel., DEPARTMENT OF)
CONSUMER CREDIT)
)
Petitioner)
)
v.)
)
SHOW AND PROVE CREDIT REPAIR)
)
Respondent)

Case No. 12-0259-DIS

CEASE AND DESIST INSTANTER AND NOTICE OF HEARING

The State of Oklahoma, ex rel., Department of Consumer Credit, alleges and states as follows:

JURISDICTION AND AUTHORITY

1. The Administrator of Consumer Credit is charged with the administration and enforcement of the Credit Services Organization Act. 24 O.S. §§ 131-148 et seq.
2. Any entity or individual offering to engage or engaged as a credit service organization without a license in the State of Oklahoma shall be subject to a civil penalty not to exceed Five Thousand Dollars (\$5,000.00). 24 O.S. § 145(G).
3. No person shall engage in business as a credit service organization without first obtaining a license from the Administrator pursuant to the provisions of the Credit Services Organization Act. Any extensions of credit brokered or arranged on behalf of a buyer by a credit service organization must comply with the provisions of the Uniform Consumer Credit Code and the Credit Services Organization Act. 24 O.S. § 141.
4. If the public health, safety, and welfare imperatively requires emergency action, such action, including the suspension of a license instanter or a cease and desist instanter, may be ordered pending the final outcome of proceedings instituted by the Administrator. 75 O.S. § 314.1, OKLA. ADMIN. CODE § 160:30-11-3.

Appointment of independent hearing examiner

The Administrator shall appoint an independent hearing examiner to conduct all administrative hearings involving alleged violations of the Credit Services Organization Act. The independent hearing examiner shall have authority to exercise all powers granted by Article II of the Administrative Procedures Act in conducting hearings.

The independent hearing examiner shall have authority to recommend penalties authorized by the Credit Services Organization Act and issue proposed orders, with proposed findings of fact and proposed conclusions of law, to the Administrator pursuant to Article II of the Administrative Procedures Act. The Administrator shall review the proposed order and issue a final agency order in accordance with Article II of the Administrative Procedures Act. 24 O.S. § 145(A).

Hearing costs

Hearing costs may be assessed by the hearing examiner against the Respondent, unless the Respondent is the prevailing party.

Appeals

A final agency order issued by the Administrator shall be appealable by all parties to an Oklahoma district court as provided by Article II of the Administrative Procedures Act.

Requirements for individual proceedings at the Department of Consumer Credit

The Respondent is responsible for reviewing the administrative rules regarding procedures and requirements for references of parties, entries of appearances, continuances, subpoenas and Consent Orders for individual proceedings at the Department of Consumer Credit. The administrative rules regarding individual proceedings are located at OKLA. ADMIN. CODE § 160:3-1-4. A copy of the individual proceeding rules has been attached to this Notice of Hearing for reference.

Consent Order

The Respondent may waive the right to a hearing and enter into a Consent Order with the Department.

Enforcement of final agency order or settlement agreement

Any administrative order or settlement agreement imposing a civil penalty pursuant to the Credit Services Organization Act may be enforced in the same manner as civil judgments in the State of Oklahoma. The Administrator may file an application to enforce an administrative order or settlement agreement imposing a civil penalty in the district court of Oklahoma County. 24 O.S. § 145(H).

Representation by a licensed attorney

The Respondent, if a corporation, is required under Oklahoma law to be represented by a licensed attorney.

ALLEGATIONS OF FACT

1. The Respondent has an Internet website at www.showandprovecredit.com

2. The Respondent's Internet website at www.showandprovecredit.com includes the following information:

"SHOW AND PROVE CREDIT REPAIR 'CHANGING LIVES ONE CLIENT AT A TIME' Guiding small businesses to success Thanks for visiting! We hope you can find everything you need. SHOW AND PROVE CREDIT REPAIR is focused on providing high-quality service and customer satisfaction - we will do everything we can to meet your expectations. With a variety of offerings to choose from, we're sure you'll be happy working with us. Look around our website and if you have any comments or questions, please feel free to contact us. 405-248-3207, for one on one consults, credit clinics and ending classes in your home town or state, or local group consults!!! We are here to reshape your credit landscape! We hope to see you again! Check back later for new updates to our website. There's much more to come!

About Us- Our company is based on the belief that our customers' needs are of the utmost importance. Our entire team is committed to meeting those needs. As a result, a high percentage of our business is from repeat customers and referrals. We would welcome the opportunity to earn your trust and deliver you the best service in the industry.

Location: NATIONWIDE
OKC, OK 73120
Hours:

Mon - Fri: 9AM - 5PM
Sat: 10AM - 5PM
Sun: by appointment only

Events -Please join us at our next event! CREDIT CLINIC 101! Date: TBA EARLY SEPT 2012 Time: 8:00 PM Location: OKLAHOMA CITY

Guest Book- Ikia said on 09/12/2012 05:48:00 I never imagined that I would one day be excited about my credit scores. Show And Prove...you Showed And Proved to me that there is hope. I've learned a lot and I am looking forward to telling everybody. Thanks for all you've done! Sandra Luckett said on 09/05/2012 16:43:00 I think that this is a great thing your doing to help people. There are so many companies out there that will take your money and show you no results. 'I learned that first hand'. I Hope to work with you soon. Keep up the good work. Yolanda Keith said on 08/30/2012 02:25:00 I would like more information on improving credit and how exactly it works. I reside in Birmingham,Al. Trisha Daniel said on 08/29/2012 02:07:00 Fix my credit hop

Testimonials- 'The level of service at SHOW AND PROVE CREDIT REPAIR is fantastic. Having been a customer for many years, I am consistently impressed by the professionalism of every staff member I have come in contact with. Thank you!' J RICHARDSON 'In this day and age, it's hard to find a company you can trust. SHOW AND PROVE CREDIT REPAIR was recommended to me by a friend, and now I know why - the quality of service I received was outstanding. Keep up the good work!' MARCUS MOORE OKC, OK

Biographies- Our people are among the most talented in the industry. It would be our pleasure to put our extensive experience to work for you. I have over 14 years experience in the lending and credit industry. I started this business with the mindset of helping others to help themselves. By surrounding myself with likeminded people and FAITH, i've created several unique and custom credit repair, and lending consultant programs that will put you exactly where you long to be! Thank you so much for allowing me to make your dreams come true! Marvin Bradshaw Sr. Consultant, new client sales and credit enhancement Marvin@showandprovecredit.com Arthur Cotman Consultant, new client sales Arthur@showandprovecredit.com Managing partner Charles L. Hopgood II charles@showandprovecredit.com

FAQ'S- Show & Prove works with its clients to help them repair and restore their credit reports and scores quickly, effectively, and without the long frustrating process of

attempting to do it yourself. You will be given a free credit assessment to identify your individual needs. You will discuss your short and long term credit goals and based on our assessment a timeline will be established for you. The cost of each client differs based on your specific needs and difficulty.

General Information FAQ's

HOW CAN YOU 'REPAIR' MY CREDIT? Using your consumer rights under the FCRA (Fair Credit Reporting Act). HOW LONG WILL IT TAKE TO REPAIR MY CREDIT REPORT? Each case varies as your report is usually more than 5-10 years old. Expect 3-12 months in most cases. HOW MUCH DOES IT COST? Initial Assessment --- \$50 Repair Process --- varies per client. HOW MANY CREDIT BUREAUS ARE THERE? 3 MAJOR credit reporting agencies, Experian, Transunion, and Equifax. Your score at each of these agencies can be drastically different based on what's being reported to them by your creditors. There are other smaller agencies but these are the ones you want to focus your attention on. WILL I HAVE TO SIGN UP FOR A MONTHLY MONITORING SERVICE? Yes. Equifax.com and Truecredit.com only!!! no exceptions these are the only accurate and precise outlets. A monitoring service that we have access to is the only real time method on tracking progress. Often these services are well worth the \$10 - \$20/mo they charge. A small price to pay in comparison to the debt on your report. UPDATE! YOU ARE NOT ALLOWED TO REFRESH, PULL, OR APPLY FOR NEW CREDIT DURING THE PROCESS!!! ANY VIOLATION OF THE ABOVE WILL RESULT IN TERMINATION FROM THE PROGRAM AND NO MONEY WILL BE REFUNDED NO EXCEPTIONS! THIS IS A COMPLEX PROCESS. THE TIMING AND ACTIVITY IS CRUCIAL TO ACHIEVE THE MAXIMUM EFFECT! YOUR CREDIT WOES DID NOT HAPPEN OVER NIGHT SO TREAT IT AS YOU DONT HAVE ANY WHILE WE ARE REPAIRING IT! THANKS AGAIN! SHOW AND PROVE! How long does information remain on my report? Credit bureaus report credit information for a period of seven years. Some states have special provisions for collections and paid liens. Anything that is in the Public Record area ie Bankruptcies, Judgments, Tax Liens, can be reported for up to 10 years. What kind of things can you get removed from my credit report? We can remove a wide range of things such as, collections, charge-offs, repossessions, bankruptcies, medical bills, foreclosures, tax liens, civil liens, judgments, credit card debt, inquiries, slow pays, old addresses, and incorrect names. Will the accounts that get removed from my credit report ever come back? Not very often, if it does come back we can re-dispute the information. After the account has been deleted two times, by law it can not be put back on your credit report. Who are the three Credit Bureaus? Experian, Transunion, and Equifax (CSC Credit Services) Why do Credit Bureaus not want me to use a Credit Repair Company? The credit bureaus will tell you that it is easier and less expensive to do it yourself. While it may be true that you do have the

right to repair your credit yourself, many individuals do not have the time, experience necessary to deal with the Credit Bureaus. You may also have to spend hours studying the laws to gain working knowledge of the consumer laws available to you. Many who start repairing their credit turn to a credit repair company after months of work. How long does it take you to repair my credit? Like your fingerprint, no two credit situations are ever exactly the same. You can expect to start seeing results within the first 30 to 45 days. On average it takes between 60 to 90 days for us to repair your credit. How often should I expect to get mail from the credit bureaus? Every 30 - 45 days. If you have not sent us all of your results we will automatically update you every 60 days. Does paying off my bills repair my credit? The credit reporting system doesn't work that way. On a scale of 1 to 9, 1 being good and 9 being bad, a collection is considered a 9 and a paid collection is also considered a 9, bad. The older something is that is being reported on your credit report the less it affects your credit score. Therefore, if you pay off an old debt, it now becomes a new negative thing on your credit and can actually lower your credit scores. This is why trying to remove an old debt from your credit first can have a much more positive affect on your credit report, than simply trying to pay it off. How does a Credit Bureau make money? There are a couple of ways that the Credit Bureau's make money. One of the ways is by selling your credit report to others. Someone that has bad credit has to apply to more places to get approved, more places means more money in there pocket. Another way the Credit Bureau's make money is when all of these companies report to the credit bureau's. Why should I use a Credit Repair Company? We can get the job done faster and more efficiently. We have spent years working to perfect the ways we can best serve our customers. When you want to get your car fixed you can do it yourself or you can go to a mechanic. This is the same thing. You can fix your credit yourself, look up the laws, learn your rights, and spend extra time learning things that we have already spent the time learning, or you can let us help you. How do you do this legally? According to the Fair Credit Reporting Act, everything on your credit report is supposed to being reported 100% accurate. ie amount owed, dates, the correct collector. Disputing inaccurate information on your credit report is your legal right. What are your guarantee's? We have a money back guarantee that our work can and will enhance your credit situation. We are also believe that, if you do everything we tell you to do, and we do everything we know to do, the only thing that can happen is your credit scores going up. What do you have to lose?"

3. The Respondent's Internet website lists the Respondent's business address as 2700 Creditway, Oklahoma City, Oklahoma 73120.

3. As of September 24, 2012, the Petitioner's licensing records indicate that the Respondent is not licensed as a Credit Service Organization in the State of Oklahoma.

4. Since the Respondent is not licensed to engage or offer to engage as a credit services organization in the State of Oklahoma, the public health, safety, and welfare imperatively requires emergency action ordering the Respondent to cease and desist from engaging or offering to engage as a credit services organization in the State of Oklahoma.

ALLEGED VIOLATIONS OF LAW

1. The Respondent has violated 24 O.S. § 145(G) by engaging or offering to engage as a credit services organization in the State of Oklahoma without a credit services organization license by advertising credit repair services on the Respondent's Internet website, www.showandprovecredit.com.

2. The Respondent has violated 24 O.S. § 141 by engaging in business as a credit service organization without first obtaining a license from the Administrator pursuant to the provisions of the Credit Services Organization Act.

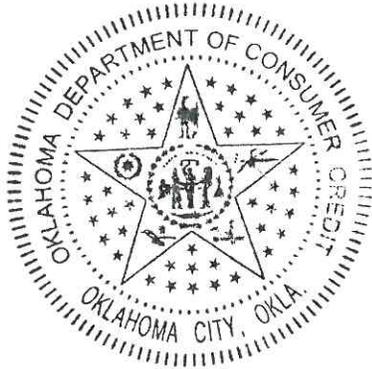
ORDER

1. The Respondent shall cease and desist from engaging and/or offering to engage as a credit service organization in the State of Oklahoma, including via the Internet, pending the final outcome of proceedings instituted by the Petitioner.

2. Unless postponed by written agreement between the Respondent and the Petitioner, a hearing shall be held October 1, 2012 at 9:00 a.m. before an independent hearing examiner at the office of the Administrator of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The purpose of the hearing is to address the allegations contained in this order and to determine if any penalties authorized by law shall be imposed against the Respondent.

3. Correspondence regarding this matter shall be directed to Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112, telephone number: 405-522-4665, email address: rmartin@okdocc.ok.gov.

So ordered on this 24th day of September 2012.



Scott Leshner
Administrator of Consumer Credit
State of Oklahoma