

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)
JHK, Inc., d/b/a Fast Money,)
1101 Arapahoe, Suite 104A,) **CONSENT ORDER**
Lincoln, Nebraska; Jim H. Kyles,)
President; and All other Officers,)
Directors, Employees, and Agents thereof)

CASE HISTORY

THIS MATTER comes before the Nebraska Department of Banking and Finance (“DEPARTMENT”), by and through its Director, pursuant to its authority under the Delayed Deposit Services Licensing Act, Neb. Rev. Stat. §§ 45-901 to 45-929 (Reissue 2004, Supp. 2005) (“the Act”).

Pursuant to Neb. Rev. Stat. § 45-920 (Reissue 2004), the DEPARTMENT has examined and investigated the books, accounts, records, and operations of JHK, Inc., d/b/a Fast Money, 1101 Arapahoe, Suite 104A, Lincoln, Lancaster County, Nebraska (“FAST MONEY”). As a result of such examination and investigation, the Director issued an Order to Cease and Desist dated October 28, 2005, and an Order to Show Cause dated October 28, 2005, against FAST MONEY, Jim H. Kyles, its President (“Kyles”), and all of its other officers, directors, employees, and agents. Both of such Orders are incorporated herein by reference.

In resolution of the matters set forth by the Order to Cease and Desist and the Order to Show Cause, the DEPARTMENT and FAST MONEY enter into the following Consent Order (“Order”).

CONSENT ORDER

NOW THEREFORE, the parties to this Order agree as follows:

Stipulations: In connection with this Order, FAST MONEY and the Director stipulate to the following:

1. The DEPARTMENT has jurisdiction as to all matters herein.
2. An Order should be entered in this matter, which shall be in lieu of other proceedings by the DEPARTMENT, except as specifically referenced in this Order.

FAST MONEY further represents as follows:

1. FAST MONEY is aware of its right to a hearing on these matters at which it may be represented by counsel, present evidence, and cross examine witnesses. The right to such a hearing, and any related appeal, is irrevocably waived.
2. FAST MONEY is acting free from any duress or coercion of any kind or nature.
3. This Order is executed to avoid further proceedings before the DEPARTMENT.

IT IS THEREFORE CONSIDERED, ORDERED, and ADJUDGED that:

1. FAST MONEY will sell its business to another person or persons, or another entity, with which Kyles would have no affiliation or control. An application to transfer ownership under the Act will be filed with the DEPARTMENT not later than January 17, 2006.
2. FAST MONEY will be allowed to operate its business subject to the provisions of the outstanding Cease and Desist Order until the DEPARTMENT either authorizes the transfer of the business, or approves a temporary, contingent change of

operator while the application to transfer ownership is pending with the DEPARTMENT. If a temporary contingent operator is approved, such operation would not be subject to the provisions of the outstanding Cease and Desist Order.

3. If the application to transfer ownership is not approved by the DEPARTMENT, FAST MONEY will be allowed thirty (30) days from the date it receives notification of such denial to find another purchaser or to wind up its business. If it fails to do so, a new hearing date shall be set by the DEPARTMENT on the Cease and Desist Order and Order to Show Cause.

4. Within ten (10) days of the effective date of this Order, FAST MONEY will pay the outstanding invoice for DEPARTMENT examination costs, plus interest at the current judgment rate from the 31st day from the original date due to the effective date of this Order.

5. Within ten (10) days of the effective date of this Order, FAST MONEY will pay an administrative fine to the DEPARTMENT in the amount of ten thousand dollars (\$10,000.00).

6. Kyles will be prohibited from involvement in any capacity with any Delayed Deposit Services Business for a period of five (5) years from the effective date of this Consent Order.

7. Within ten (10) days of the effective date of this Order, FAST MONEY will disgorge fees obtained from customer Mary B., since March 21, 2003, in the amount of nine hundred sixty-seven dollars and sixty-seven cents (\$967.67). This amount will be payable to Mary B. by money order or cashier's check, delivered to the DEPARTMENT.

The DEPARTMENT will obtain a receipt from Mary B. for such payment, and provide a copy of such receipt to FAST MONEY.

8. FAST MONEY agrees to allow the DEPARTMENT to return to Mary B., Check #5526, dated October 3, 2005, in the amount of \$500.00, payable to Fast Money written by Mary B.

9. Within ten (10) days of the effective date of this Order, FAST MONEY will pay the DEPARTMENT's investigation costs in this matter in the amount of one thousand dollars (\$1,000.00).

10. Within ten (10) days of the effective date of this Order, FAST MONEY will pay the costs of the hearing in this matter incurred thus far, including any bill by General Reporting Service plus \$500.00 for the Hearing Officer's time in this matter. Such amounts will be remitted to the DEPARTMENT and distributed accordingly.

11. Upon the effective date of this Order, the DEPARTMENT's counsel will request an indefinite continuance of the proceedings scheduled upon the Order to Show Cause and the Order to Cease and Desist.

12. Upon successful completion of the terms embodied in this Order, and upon approval of an application to transfer ownership of FAST MONEY, the DEPARTMENT will vacate the Order to Show Cause and the Order to Cease and Desist.

13. In the event FAST MONEY fails to comply with any of the provisions of this Order, the DEPARTMENT reserves the right to recommence proceedings pursuant to the Order to Cease and Desist and the Order to Show Cause as it deems necessary and appropriate in the public interest.

14. The effective date of this Order will be the date of the Director's signature.

DATED this 6th day of January, 2006.

JHK, Inc., d/b/a Fast Money

By: Jim H. Kyles
Jim H. Kyles, President

1101 Arapahoe, Suite 104A
Lincoln, Nebraska 68502
(402) 421-1100

DATED this 6th day of January, 2006.

By: Jim H. Kyles
Jim H. Kyles, Individually

1101 Arapahoe, Suite 104A
Lincoln, Nebraska 68502
(402) 421-1100

DATED this 6th day of January, 2006.

**STATE OF NEBRASKA
DEPARTMENT OF BANKING AND FINANCE**

By: John Munn
John Munn, Director

Commerce Court, Suite 400
1230 "O" Street
Lincoln, Nebraska 68508
(402) 471-2171

