ADMINISTRATIVE ACTION SETTLEMENT AGREEMENT

THIS AGREEMENT made this the 19th day of February, 2009, by and between
Title Loans of Clinton, Inc. and the Mississippi Department of Banking and Consumer Finance
(hereinafter referred to as “DBCF”).

WHEREAS, on January 13, 2009 the DBCF obtained information during an examination
that Title Loans of Clinton, Inc., located at 648 Highway 80 East, in Clinton, Mississippi, was
not maintaining the required records for repossessed vehicles that were later sold and in violation
of Sections 2 of the Mississippi Title Pledge Act Regulations;

WHEREAS, Licensee has decided that he/she/it does not desire to contest
the findings and violations cited and does not desire to request a public hearing on the matter,
and instead desires to fully and finally settle this matter with DBCF without a public hearing on
the terms and conditions set forth herein; and,

WHEREAS, Licensee understands that this Settlement Agreement has the
same force and effect as an Order of the DBCF entered after a public hearing, that this Settlement
Agreement is a public record, and that this Settlement Agreement and the administrative action
imposed will be published on the website maintained by DBCF wherein the official acts and
orders of DBCF are posted;
NOW THEREFORE, PREMISES CONSIDERED, Title Loans of Clinton, Inc. hereby agrees to pay a civil money penalty in the total amount of $500.00 to DBCF.

Title Loans of Clinton, Inc.

By: [Signature]
David Sellers

DEPARTMENT OF BANKING
AND CONSUMER FINANCE

By: [Signature]
JOHN S. ALLISON, Commissioner