

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: SAVE AVENUE,)
ITS OFFICERS, DIRECTORS,)
EMPLOYEES, AGENTS, AFFILIATES,) File No. 0600618
SUCCESSORS AND ASSIGNS,)
AND PAUL HOWARD)
)

ORDER TO CEASE AND DESIST

TO THE RESPONDENT: Paul Howard
Save Avenue
3200 Hayden Road
Scottsdale, Arizona 85251

WHEREAS, a Summary Order to Cease and Desist was issued by the Secretary of State on April 13, 2007, ordering Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, to cease and desist from offering and/or selling any business opportunity in the State of Illinois until further order of the Secretary of State.

WHEREAS, pursuant to Section 5-65(1) of the Business Opportunity Sales Law of 1995, [815 ILCS 602 5/1 et seq.] (the "Act"), the failure to request a hearing within thirty (30) days of the receipt of the Summary Order to Cease and Desist shall constitute a sufficient basis to make the Summary Order final.

WHEREAS, Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, has failed to request a hearing on the matters contained in the Summary Order within thirty (30) days of receipt of said Summary Order and that they are hereby deemed to have admitted the facts alleged in the said Summary Order.

WHEREAS, the Secretary of State, by and through his duly authorized representative, has adopted the Findings of Fact

Order to Cease and Desist

-2-

contained in the said Summary Order as the Secretary of State's Final Findings of Fact as follows:

1. That the Respondent, Save Avenue, is a purported business entity with a last known address of 3200 Hayden Road, Scottsdale, Arizona 85251;
2. That, at all times relevant the Respondent Paul Howard was an Officer, Director, Agent or Employee of Save Avenue;
3. That on or about August 7, 2006, Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, offered and/or sold to at least one (1) resident of the State of Illinois, an opportunity to purchase supplies, equipment or services purportedly sufficient to enable the Illinois resident to start a business, including, but not limited to, providing and maintaining a web page which would list all products, as well as providing advertisement and shipping for said products, in return for total payments in the amount of \$6767.45;
4. That Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, represented to the Illinois resident, either directly or indirectly, that it would provide a marketing plan;
5. That on or about January 16, 2007, the Secretary of State sent a written request for information to the aforesaid Respondents Save Avenue and Paul Howard; that records of the Secretary of State indicate said Respondents Save Avenue and Paul Howard received this inquiry letter on January 22, 2007;
6. That as of this date, the Secretary of State has not received a response from either aforesaid Respondent;
7. That Section 5-5.10(a) of the Illinois Business Opportunity Sales Law of 1995, [815 ILCS 602 5-1 et seq.] (the "Act") provides, inter alia, that a business opportunity is a contract or agreement, between a seller and a purchaser, express or implied, orally or in writing, wherein it is agreed that the seller or a person recommended by the seller shall provide to the purchaser any product, equipment, supplies or services enabling the

Order to Cease and Desist

-3-

- purchaser to start a business when the purchaser is required to make a payment to the seller or a person recommended by the seller and the seller represents directly or indirectly, orally or in writing, that the seller will provide a marketing plan;
8. That the above-referenced promotion, solicitation or offer constitutes an offer and/or sale of a business opportunity as those terms are defined pursuant to Sections 5-5.10 and 5-5.20 of the Act;
 9. That Section 5-25 of the Act provides, inter alia, that it is unlawful for any person to offer or sell any business opportunity in the State of Illinois unless that business opportunity is registered under the Act or is exempt from registration under Section 5-10 of the Act;
 10. That Section 5-60(a)(2)(d) of the Act provides, inter alia, that the Secretary of State may require or permit any person to file a statement, under oath or otherwise as the Secretary of State determines, as to all the facts and circumstances concerning the matter to be investigated, and that it shall be a violation of the provisions of this Law for any person to fail to file with the Secretary of State any report, document or statement required to be filed under the provisions of this Section;
 11. That Section 5-95(b)(2) of the Act provides, inter alia, that no person shall fail to file with the Secretary of State any report, document or answer required to be filed under the provisions of this Act or any rule made by the Secretary of State pursuant to this Act.
 12. That at all times relevant, Respondent Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, failed to obtain or file for registration of the above-referenced business opportunity prior to any offer or sale in the State of Illinois;
 13. That at all times relevant, Respondent Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, failed to respond to written requests for information sent to them by the Secretary of State;

Order to Cease and Desist

-4-

14. That Section 5-65 of the Act provided, inter alia, that if the Respondent to a Summary Order to Cease and Desist fails to request a hearing within time period specified, the cease and desist order will be permanent and the person named in the order will be deemed to have waived all rights to a hearing;

WHEREAS, the Secretary of State, by and through his duly authorized representative, has adopted the Conclusions of Law contained in the said Summary Order as the Secretary of State's final Conclusions of Law as follows:

1. That, by virtue of the foregoing, Respondent Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, has violated Section 5-25, 5-60(a)(2)(d) and 5-95 (b)(2) of the Act;
2. That, by virtue of the foregoing, Respondent Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, is subject, pursuant to Section 5-65 of the Act, to an Order to Cease and Desist from offering and/or selling business opportunities in the State of Illinois.

NOW THEREFORE, IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 5-65 of the Act, Respondent Save Avenue, by and through its Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, including Paul Howard, is to Cease and Desist from offering or selling business opportunities in the State of Illinois or to residents of the State of Illinois.

ENTERED: This 8th day of June, 2007.



JESSE WHITE
SECRETARY OF STATE
STATE OF ILLINOIS

Order to Cease and Desist

-5-

Attorney for the Secretary of State:
Johan Schripsema
Illinois Securities Department
300 W. Jefferson, Suite 300A
Springfield, Illinois 62702
Telephone: (217) 524-1688

NOTICE: Failure to comply with the terms of this Order shall be a violation of Section 5-115(a) of the Business Opportunity Law of 1995 [815 ILCS 602] (the ("Act")). Any person or entity that fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of a Class 3 felony.

This is a final order subject to administrative review pursuant to the Administrative Review Law, [735 ILCS 5/3-101 et seq.] and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. I, Sec. 130.1123). Any action for judicial review must be commenced within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review