

**STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT**

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**IN THE MATTER OF: PROFESSIONAL INDEPENDENT )  
CONTRACTORS ASSOCIATION, a/k/a PIC ) FILE NO. 0800419  
ASSOCIATION, ITS officers, and directors, employees, )  
agents, partners, affiliates, successors and assigns. )**

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**SUMMARY ORDER  
TO CEASE AND DESIST**

**TO THE RESPONDENT:** Professional Independent Contractors Association  
a/k/a Pic Association  
PO Box 497563  
Garland, Texas 75049-7463

Professional Independent Contractors Association  
a/k/a Pic Association  
8035 E RL Thornton Fwy. #511  
Dallas, TX 75228

On information and belief, I, Jesse White, Secretary of State, for the State of Illinois, through my designated representative, having been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

1. That Professional Independent Contractors Association a/k/a Pic Association (the "Respondent"), is a business entity, which maintains its principal office at 8035 E RL Thornton Fwy, # 511, Dallas, Texas with a mailing address of P.O. Box 497463, Garland, Texas 75049-7463.
2. That during February 2008 and March, 2008 the Respondent placed advertisements (the "Ad") on its page <http://www.creditrepairbusiness.net>.
4. That one or more Illinois residents viewed said web page, and were informed of the Credit Repair Business ("The Package") and the income potential of this booming home business.
5. That the web page in part displayed:

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- “Be your own Boss.”
  - “Earn over \$100,000.00 per year when you establish your own Credit Repair Business.”
  - “We do all the work!”
  - “Identify people with credit problems, sign them up, we fix their credit, and you make the money!”
  - “You will be in business for yourself, not by yourself.”
  - “The PIC Association has assisted thousands of individuals with their business since 1996.”
6. That order forms and purchase agreements on the web page are downloadable or you could sign up online.
  7. That on or about March 24, 2008 an Illinois resident purchased The Package by remitting the sum of \$1,250.00 online.
  8. That Section 5-5.10(a)(6) of Business Opportunity Sales Law of 1995, [815 ILCS 602 et seq.] (the "Act") provides, inter alia, that a business opportunity is a contract or agreement, between a seller and 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 purchaser to start a business when the purchaser is required to make a payment to the seller or a person recommended by the seller of more than \$500 and the seller represents directly or indirectly, orally or in writing, that: the seller or a person recommended by the seller will provide a marketing plan.
  8. That the activities of Respondents described in paragraphs two through six (2-6), constitutes a business opportunity as that term is defined in Section 5-5.10 of the Act.
  9. That the activities of Respondents described in paragraph two through six (2- 6) constitute an offer as that term is defined under Section 5-5.20 of the Act.
  10. That the activities of Respondents described in paragraph seven (7) constitutes a sale as that term is defined under Section 5-5.40 of the Act.
  11. That Section 5-25 of the Act provides, inter alia, that it is unlawful for any person to offer any business opportunity in this State unless the business opportunity is registered under the Act or is exempt under Section 5-10 of the Act.

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12. That at all relevant times, Respondent Professional Independent Contractors Association a/k/a PIC Association its partners, officers and directors, agents, employees, affiliates, successors and assigns, failed to register the business opportunity described in paragraphs four and five (4 & 5) as required pursuant to Section 5-25 of the Act.
13. That, by virtue of the foregoing, the Respondents violated Section 5-25 of the Act.
14. That Section 5-65 of the Act provides, inter alia, that whenever it appears to the Secretary of State that any person has engaged in or is about to engage in any act or practice constituting a violation of any provision of this Law or any rule, regulation, or order under this Law, the Secretary of State may issue an order directing the person to CEASE and DESIST from continuing the act or practice.

NOW THEREFORE IT IS HEREBY ORDERED THAT: Pursuant to the authority granted by Section 5-65 of the Act, Respondent Professional Independent Contractors Association a/k/a PIC Association its partners, officers and directors, employees, agents, affiliates, successors and assigns are ordered to CEASE and DESIST from offering or selling any business opportunity in the State of Illinois until the further order of the Secretary of State.

NOTICE is hereby given that the Respondent may request a hearing on this matter by transmitting a written request to the Securities Director, Illinois Securities Department, 69 West Washington Street, Suite 1220, Chicago, Illinois 60602. Such request must be made within thirty (30) days after entry of this Summary Order to Cease and Desist. Upon receipt of a request for a hearing, a hearing will be scheduled as soon as reasonably practicable. Request for hearing will not stop the effectiveness of this Summary Order to Cease and Desist.

FAILURE BY ANY PERSON NAMED IN THIS ORDER TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS SUMMARY ORDER TO CEASE AND DESIST SHALL BE DEEMED TO CONSTITUTE A WAIVER OF ALL RIGHTS BY SUCH PERSON TO A HEARING AND THE ORDER TO CEASE AND DESIST AS TO SUCH PERSON WILL BECOME PERMANENT.

DATED: This 3<sup>rd</sup> day of November, 2009.

  
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Jesse White  
Secretary of State  
State of Illinois

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Attorney for the Secretary of State:

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