

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA



In the Matter of:

Midwest Credit Solutions, Inc.,
Ultimate Financial Concepts, LLC,
Vernon D. Coleman, and
Janet K. Chastain,

Respondents.

ODS File No. 08-025

FINAL ORDER TO CEASE AND DESIST

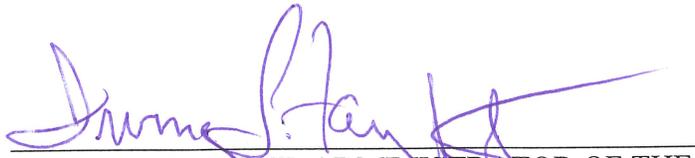
Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 (Act), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (Supp. 2003), the Oklahoma Department of Securities (Department) conducted an investigation into the activities of Midwest Credit Solutions, Inc. (Midwest Credit), Ultimate Financial Concepts, LLC (Ultimate Financial), Vernon D. Coleman (Coleman), and Janet K. Chastain (Chastain) (collectively, "Respondents"), in connection with their offer and/or sale of securities in and/or from Oklahoma.

On August 31, 2009, the Administrator of the Department (Administrator) issued an *Order to Cease and Desist and Notice of Opportunity for Hearing* ("Order and Notice"). Pursuant to Section 1-611 of the Act, the Order and Notice were mailed to Respondents, by certified mail, return receipt requested, and delivery restricted, on August 31, 2009. The Order and Notice mailed to Chastain was received on September 2, 2009. The Order mailed to Midwest Credit was received on October 2, 2009. Respondents Chastain and Midwest Credit did not make a request for hearing to the Administrator.

THEREFORE, pursuant to Section 1-604 of the Act, the cease and desist order issued by the Administrator is final by operation of law as to Respondent Chastain and Respondent Midwest Credit.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this **27th** day of October, 2009.

(SEAL)



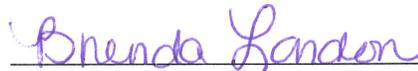
IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 27th day of October, 2009, a true and correct copy of this Final Order to Cease and was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Midwest Credit Solutions Inc.
711 S. Elm St. Trlr 82
Jenks, OK 74037

Janet K Chastain
711 S. Elm St. Trlr 82
Jenks, OK 74037



Brenda London
Paralegal