

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**

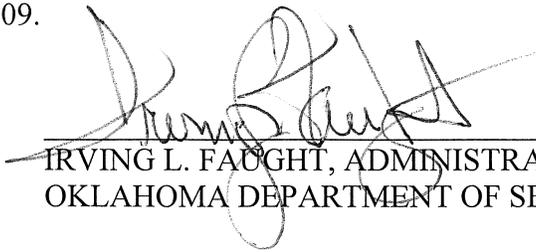
Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 (Act), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (Supp. 2003), the Oklahoma Department of Securities (Department) conducted an investigation into the activities of Midwest Credit Solutions, Inc. (Midwest Credit), Ultimate Financial 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. On October 30, 2009, the Order and Notice mailed to Coleman was returned marked "Returned To Sender, Attempted, Address Unknown." On October 30, 2009, the Order and Notice mailed to Ultimate Financial was returned marked "Return To Sender, Not Deliverable As Addressed, Unable To Forward." Pursuant to Section 1-611 of the Act, service on Respondents Ultimate Financial and Coleman was made by serving the Administrator on October 27, 2009. Respondents Ultimate and Coleman have not made 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 on August 31, 2009, is final by operation of law as to Respondents Ultimate Financial and Coleman.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 8th day of December, 2009.

(SEAL)

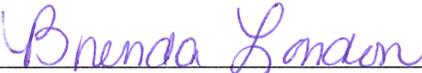
  
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IRVING L. FAUGHT, ADMINISTRATOR OF THE  
OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 8th day of December, 2009, a true and correct copy of this *Final Order to Cease and Desist* was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Ultimate Financial Concepts, LLC  
6218 S. Lewis Ave. Ste. 200  
Tulsa, OK 74136

Vernon D. Coleman  
1929 N. Desert Palm Ave.  
Broken Arrow, OK 74012

  
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Brenda London  
Paralegal