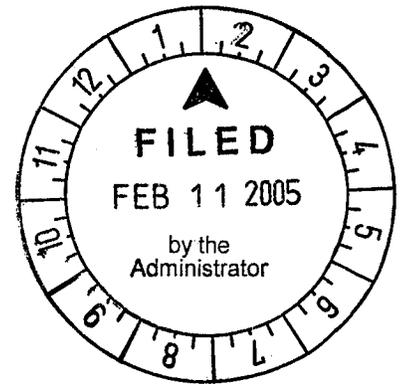


STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

HundredFold.us,
Saleatgoldpay.net,
and Geir Age Nystrand,

Respondents.

ODS File No. 04-059

ORDER TO CEASE AND DESIST

On October 11, 2004, a recommendation to issue an order to cease and desist (Recommendation) against HundredFold.us, Saleatgoldpay.net, and Geir Age Nystrand (Nystrand) (collectively, the "Respondents") was filed with the Administrator of the Oklahoma Department of Securities (Department). The issuance of such order is authorized by Section 814.B of the Oklahoma Business Opportunity Sales Act (Act), Okla. Stat. tit. 71, §§ 801-829 (2001).

On October 12, 2004, the Administrator of the Department issued a Notice of Opportunity for Hearing with the Recommendation attached ("Notice"). Pursuant to Section 818.F of the Act, the Administrator of the Department received service of the Notice on October 12, 2004. Notification of service on the Administrator and the Notice were mailed October 12, 2004, to the last known address of Respondents at 7330 South Garnett Road, Suite 1021, Broken Arrow, Oklahoma 74012, by certified mail, return receipt requested, and delivery restricted.

The Notice specified that failure to request a hearing within fifteen (15) days of service will result in the issuance of an order to cease and desist and the imposition of a civil penalty in the amount of \$5,000. No request for hearing or any other response has been received by the Administrator.

The Administrator of the Department, being fully advised in this matter, does hereby adopt the Findings of Fact and Conclusions of Law as set forth below.

FINDINGS OF FACT

1. In 2003, Nystrand, a resident of Tulsa, Oklahoma, offered and sold an Oklahoma resident (Purchaser) a Saleatgoldpay.net Membership (Saleatgoldpay Membership) for \$629. The Membership allowed Purchaser access to web site building

software, as well as the opportunity to earn commissions upon selling Saleatgoldpay Memberships to others. Respondents represented that a member has "huge earning potential" once the member begins to complete his matrix of recruits. Respondents promised the Purchaser commission earnings of up to \$3,500 per week.

2. Specifically, Saleatgoldpay.net recruits members to become Independent Sales Representatives (ISRs) and enroll others to purchase Saleatgoldpay Memberships. An individual may be an ISR without being a member and an individual may be a member without being an ISR; however, only member ISRs can earn commissions and bonuses. ISRs build their own "Team" and earn commissions and bonuses as compensation for recruiting members. The commissions are paid to the ISR's international account and can be accessed through the ISR's worldwide debit card. The bonuses are credited in gold units to a virtual account held by the ISR and can be sold based upon the current market price of the gold units. The trading is done using a virtual outlet that is private and only available to Saleatgoldpay.net members. Saleatgoldpay.net promises that becoming an ISR "will definitely build your asset base and give yourself more security for the future."

3. After the Purchaser agreed to become an ISR with Salegoldpay.net, Nystrand promised the Purchaser he would provide Purchaser with a list of 8,000 potential members to complete the Purchaser's matrix and that the commissions for those memberships would make the Purchaser "very rich."

4. In August 2003, Nystrand informed Purchaser's son that he had started another company, Hundredfold.us, and a membership could be purchased for \$100. Nystrand sold Purchaser's son four Hundredfold.us memberships (Hundredfold Membership) for \$400. Nystrand sold Purchaser three Hundredfold Memberships for \$300. The Hundredfold Membership allows members access to web site building software, as well as the opportunity to earn commissions and virtual trading credits when members sell Hundredfold Memberships to others. The Hundredfold Membership also allows members to buy and sell the trading credits on a virtual trading floor that operates as a private exchange.

5. In October 2003, Nystrand offered and sold Purchaser's son four thousand trading credits for \$1,000. Nystrand stated that the opportunity to purchase the trading credits at twenty-five cents each was a limited time offer, and after the limited time, the trading credits would be valued at approximately \$2.00 each.

6. Hundredfold.us recruits members to become ISRs and sell Hundredfold Memberships to others. There are three levels of Hundredfold Memberships including the basic customer package at a price of \$100, the Web-Savvy Pak for \$495, and the Business Builder Pak for \$995. ISRs must sell Hundredfold Memberships to others in order to complete their matrixes and earn commissions.

7. At all times material hereto, the Saleatgoldpay and Hundredfold Memberships were not registered under the Act.

8. Respondents failed to deliver the written disclosure document to each Purchaser as required by Section 808 of the Act.

9. It is in the public interest to issue an order to cease and desist against Respondents.

To the extent any of these Findings of Fact should be considered Conclusions of Law, they should be so considered.

Conclusions of Law

1. The Saleatgoldpay and Hundredfold Memberships offered and sold by the Respondents are business opportunities as defined in Section 802 of the Act.

2. Respondents offered and sold an unregistered business opportunity in and/or from the state of Oklahoma in violation of Section 806 of the Act.

3. Respondents failed to deliver the required written disclosure document to each Purchaser in violation of Section 808 of the Act.

4. The Administrator has the authority under Section 814 of the Act to order Respondents to cease and desist from engaging in violations of the Act.

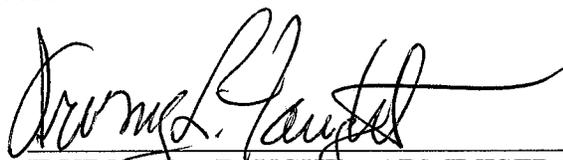
5. It is in the public interest to order Respondents to cease and desist from engaging in violations of the Act.

To the extent any of these Conclusions of Law should be considered Findings of Fact, they should be so considered.

IT IS HEREBY ORDERED, that Respondents cease and desist from engaging in violations of Sections 806, 808, and 814 of the Act.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 11th day of February, 2005.

(SEAL)



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

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 12th day of February, 2005, a true and correct copy of the above and foregoing Order to Cease and Desist was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon addressed to:

Geir Age Nystrand
7330 S. Garnett Road, Suite 1021
Broken Arrow, OK 74012

Hundredfold.us
7330 S. Garnett Road, Suite 1021
Broken Arrow, OK 74012

Saleatgoldpay.net
7330 S. Garnett Road, Suite 1021
Broken Arrow, OK 74012



Brenda London
Paralegal