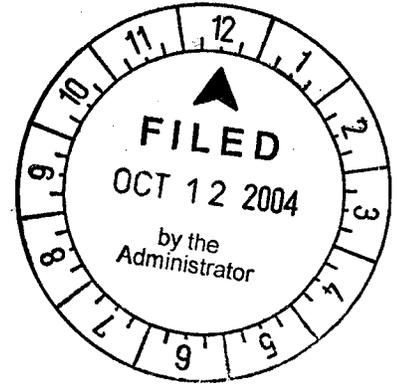


STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
THE FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

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

Respondents.

ODS File No. 04-059

NOTICE OF SERVICE ON THE ADMINISTRATOR
AND
AFFIDAVIT OF COMPLIANCE

STATE OF OKLAHOMA)
) SS.
COUNTY OF OKLAHOMA)

The undersigned affiant, of lawful age, being first duly sworn upon oath deposes and states:

1. That he is the Administrator of the Oklahoma Department of Securities (Department).
2. That a copy of the Notice of Opportunity for Hearing (Notice) with Enforcement Division Recommendation (Recommendation) attached was delivered to Affiant in the office of the Administrator pursuant to Section 818.F of the Oklahoma Business Opportunity Sales Act, Okla. Stat. tit. 71, §§ 801-829 (2001).
3. That this Affidavit of Compliance shall serve as notice to HundredFold.us, Saleatgoldpay.net, and Geir Age Nystrand (collectively, the "Respondents"), that the Administrator has received service of process on behalf of Respondents, pursuant to Section 818.F of the Act.
4. That a copy of the Notice, with the Recommendation attached, and a copy of this Affidavit of Compliance are being sent this 12th day of October, 2004, by certified mail, return receipt requested, delivery restricted to addressee, to the last known addresses of Respondents, in compliance with Section 818.F of the Act.

5. That this Affidavit of Compliance is declared filed of record as of the date set forth below in compliance with Section 818 of the Act.

FURTHER AFFIANT SAYETH NOT.

Dated this 12th day of October, 2004.

(SEAL)



Irving L. Faught, Administrator

Subscribed and sworn to before me this 12th day of October, 2004.



Notary Public

My Commission Expires: August 26, 2005

My Commission Number: 01013792

(NOTARY SEAL)

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
THE 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

NOTICE OF OPPORTUNITY FOR HEARING

1. Pursuant to his authority under Section 813 of the Oklahoma Business Opportunity Sales Act (Act), Okla. Stat. tit. 71, §§ 801-829 (2001), the Administrator of the Oklahoma Department of Securities (Department) authorized an investigation into the activities of HundredFold.us, Saleatgoldpay.net, and Geir Age Nystrand (collectively, the "Respondents"), in connection with the offer and/or sale of business opportunities in and/or from the state of Oklahoma.

2. On the 12th day of October, 2004, the attached Enforcement Division Recommendation (Recommendation) was left in the office of the Administrator.

3. Pursuant to Section 814.B of the Act, the Administrator hereby gives notice to Respondents of their right to request a hearing to show why an order based on the Recommendation should not be issued.

4. The request for a hearing on the Recommendation must be received by the Administrator within fifteen (15) days after service of this Notice. Pursuant to Section 814.B of the Act, failure to request a hearing as provided for herein shall result in the issuance of an order to cease and desist from engaging in violations of the Act.

5. The request for hearing shall be in writing and Respondents shall specifically admit or deny each allegation in said request as required by 660:2-9-1(c) of the Rules of the Oklahoma Securities Commission and the Administrator of the Department of Securities (Rules).

6. Upon receipt of a written request, pursuant to 660:2-9-2 of the Rules, a hearing on this Notice shall be set within sixty (60) days or a written order denying hearing shall be issued.

7. Notice of the date, time and location of the hearing shall be given to Respondents not less than ten (10) days in advance thereof pursuant to 660:2-9-3(a) of the Rules.

Additionally, the notice may contain matters to supplement this Notice and the Recommendation attached hereto.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 12th day of October, 2004.

(SEAL)


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

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 12th day of October, 2004, a true and correct copy of the above and foregoing Notice of Opportunity for Hearing and attached Enforcement Division Recommendation was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon addressed to:

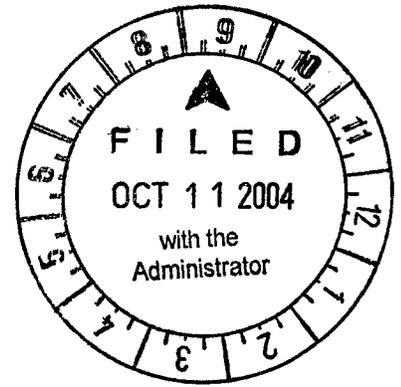
Geir Age Nystrand
7330 S. Garnett Road, Suite 1021
Broken Arrow, OK 74012

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 Smith
Paralegal

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



In the Matter of:

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

Respondents.

ODS File No. 04-059

ENFORCEMENT DIVISION RECOMMENDATION

Pursuant to the Oklahoma Business Opportunity Sales Act (Act), Okla. Stat. tit. 71, §§ 801-829 (2001), an investigation was conducted into the activities of HundredFold.us, Saleatgoldpay.net, and Geir Age Nystrand, (collectively, the "Respondents"), in connection with the offer and/or sale of business opportunities in and/or from the state of Oklahoma. Based thereon, the following Findings of Fact, Authorities, and Conclusions of Law are submitted to the Administrator of the Department (Administrator), or his designee, in support of the issuance of an order to cease and desist.

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. Defendants represented that these commissions have "huge earning potential" once the member begins to complete his matrix of recruits. Defendants promised 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. 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.

Authorities

1. Section 802 of the Act provides in pertinent part:

* * *

3.a. "*Business opportunity*" means 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 products, equipment, supplies or services enabling the

purchaser to start a business and the seller represents directly or indirectly, orally or in writing, that:

* * *

(6) The seller will provide a marketing plan.

* * *

6. "*Marketing plan*" means advice or training, provided to the purchaser by the seller or a person recommended by the seller, pertaining to the sale of any products, equipment, supplies or services and the advice or training includes, but is not limited to, preparing or providing:

a. Promotional literature, brochures, pamphlets or advertising materials;

b. Training regarding the promotion, operation or management of the business opportunity; or

c. Operational, managerial, technical or financial guidelines or assistance.

7. "*Offer*" or "*offer to sell*" includes every attempt to dispose of a business opportunity for value or solicitation of an offer to purchase a business opportunity.

* * *

11. "*Sale*" or "*sell*" includes every contract or agreement of sale, contract to sell, disposition of a business opportunity or interest in a business opportunity for value.

2. Section 806 of the Act provides:

It is unlawful for any person to offer or sell any business opportunity, as defined in Section 802 of this title, in this state unless the business opportunity is registered under the provisions of the Oklahoma Business Opportunity Sales Act or is exempt under Section 803 of this title.

3. Section 808 of the Act provides:

It shall be unlawful for any person to offer or sell any business opportunity, required to be registered pursuant to the Oklahoma Business Opportunity Sales Act unless a written disclosure document as filed

pursuant to Section 807 of this title is delivered to each purchaser at least ten (10) business days prior to the execution by a purchaser of any contract or agreement imposing a binding legal obligation on the purchaser or the payment by a purchaser of any consideration in connection with the offer or sale of the business opportunity.

4. Section 814 of the Act provides in pertinent part:

A. Whenever it appears to the Administrator that any person has engaged in or is about to engage in any act or practice constituting a violation of any provision of the Oklahoma Business Opportunity Sales Act or any rule or order hereunder, the Administrator may:

1. Issue an order directing each person to cease and desist from continuing the act or practice and/or issue an order imposing a civil penalty up to a maximum of Five Thousand Dollars (\$5,000.00) for a single violation or transaction or of Fifty Thousand Dollars (\$50,000.00) for multiple violations or transactions in a single proceeding or a series of related proceedings[.]

5. Section 822 of the Act provides:

It is unlawful for any person, in connection with the offer or sale of any business opportunity in this state, to publish, circulate or use any advertising which contains an untrue statement of a material fact or omits to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they are made, not misleading.

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 Sections 806 of the Act.

3. Respondents failed to deliver the required written disclosure document to Members 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.

WHEREFORE, it is recommended that the Administrator order Respondents to cease and desist from engaging in violations of the Act of Sections 806, 808, and 814 of the Act.

Dated this 11th day of October, 2004.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Amanda Cornmesser". The signature is written in black ink and is positioned above a horizontal line.

Amanda Cornmesser
Enforcement Attorney
Oklahoma Department of Securities
120 N. Robinson, Suite 860
Oklahoma City, OK 73102