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**IN THE MATTER OF:** \*  
 \*  
**MOBILITY CREDIT** \*  
**ACCEPTANCE, LLC** \*  
**f/k/a CIGAR BREAK** \*  
**CREDIT, LLC** \*  
**NMLS # 1856289** \*  
 \*  
 (“MCA” or “Respondent”) \*  
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**CONSENT ORDER**

**WHEREAS**, the Banking Commissioner (“Commissioner”) is charged with the administration of Part II of Chapter 668, Sections 36a-535 to 36a-547, inclusive, of the Connecticut General Statutes, “Finance Companies”;

**WHEREAS**, MCA is a Virginia limited liability company that is currently licensed as a sales finance company under Part II of Chapter 668, Sections 36a-535 *et seq.*, of the Connecticut General Statutes;

**WHEREAS**, Section 36a-540(b) of the Connecticut General Statutes requires that a sales finance company licensee file with the Nationwide Multistate Licensing System and Registry (“NMLS”) a change of the name of the licensee or the address of its main office at least thirty (30) calendar days prior to such changes;

**WHEREAS**, MCA failed to file with NMLS a change of name from Cigar Break Credit, LLC to Mobility Credit Acceptance, LLC, at least thirty (30) calendar days prior to such change;

**WHEREAS**, MCA failed to file with NMLS a change of address of its main office, previously located at 4505 West Broad Street, Richmond, Virginia, currently located at 1108 East Main Street, Suite 200, Richmond, Virginia, at least thirty (30) calendar days prior to such change;

**WHEREAS**, the Commissioner believes that such allegations would support initiation of proceedings against MCA, which proceedings would constitute a “contested case” within the meaning of Section 4-166(4) of the Connecticut General Statutes;

**WHEREAS**, Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

**WHEREAS**, MCA, in order to avoid the time and expense of litigating this matter, and without admitting or denying the allegations herein, hereby agrees to the terms of this consent order;

**WHEREAS**, MCA, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including a right to a notice and an opportunity for a hearing as it pertains to the allegations set forth herein, voluntarily agrees to consent to the entry of the sanction imposed below and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order;

**WHEREAS**, MCA acknowledges that this Consent Order is a public record and is a reportable event for purposes of NMLS, as applicable;

**AND WHEREAS**, MCA herein represents to the Commissioner that it has reviewed and updated its internal policies, procedures and controls to ensure that MCA will file any change it makes to its name or any address of any office specified on its most recent filing with NMLS at least thirty (30) calendar days prior to such change.

## CONSENT TO ENTRY OF SANCTION

**WHEREAS**, MCA, through its execution of this Consent Order, consents to the Commissioner's entry of a Consent Order imposing the following sanction:

No later than the date this Consent Order is executed by MCA, it shall remit to the Department of Banking by electronic funds transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", the sum of One Thousand Dollars (\$1,000) as a civil penalty.

## CONSENT ORDER

**NOW THEREFORE**, the Commissioner enters the following:

1. The Sanction set forth above be and is hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against MCA based upon the allegation contained herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against MCA based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by MCA and reflected herein is subsequently discovered to be untrue;
3. MCA shall not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order or create the impression that this Consent Order is without factual basis. Nothing in this paragraph affects MCA's (i) testimonial obligations; or (ii) right to take legal or factual positions in defense of litigation, in private business dealings, or in other legal, regulatory or administrative proceedings to which this Commissioner and/or the Department are not parties;
4. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by MCA and its control persons, as applicable, on NMLS, nothing in the issuance of this Consent Order shall adversely affect the ability of MCA to apply for or obtain licenses or renewal licenses under Part II of Chapter 668, Sections 36a-535 *et seq.*, of the Connecticut General Statutes, provided all applicable legal requirements for such license are satisfied and the terms of this Consent Order are followed;
5. This Consent Order shall be binding upon MCA and its successors and assigns; and
6. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut,  
this 29th day of April 2022.

/s/  
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Jorge L. Perez  
Banking Commissioner

I, Craig Baker, state on behalf of Mobility Credit Acceptance, LLC, that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Mobility Credit Acceptance, LLC; that Mobility Credit Acceptance, LLC agrees freely and without threat or coercion of any kind to comply with the sanction entered and terms and conditions ordered herein; and that Mobility Credit Acceptance, LLC voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: /s/  
Name: Craig Baker  
Title: Manager  
Mobility Credit Acceptance, LLC

State of: Florida

County of: Palm Beach

On this the 25th day of April 2022, before me, Craig Baker, the undersigned officer, personally appeared x, who acknowledged himself/herself to be the Manager of Mobility Credit Acceptance, LLC, a limited liability company, and that he/she as such Manager, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself/herself as Manager.

In witness whereof I hereunto set my hand.

/s/  
Notary Public – Jane Sue Fiene  
Date Commission Expires: 6/17/2022