

**COMMONWEALTH OF KENTUCKY
CABINET FOR PUBLIC PROTECTION AND REGULATION
OFFICE OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES
AGENCY CASE NO. 2005 - A4 - 003**

OFFICE OF FINANCIAL INSTITUTIONS

PETITIONER

vs.

DANNY JOE THOMASSON

RESPONDENT

AGREED ORDER TO CEASE AND DESIST

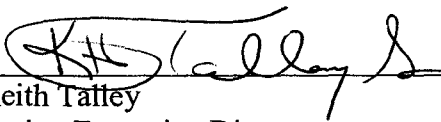
WHEREAS, the Respondent, Danny Joe Thomasson, of 8525 State Route 70 West, Bremen, Kentucky, has acknowledged by his Affidavit dated April 21, 2005 (attached hereto) that he offered for sale to residents of the Commonwealth of Kentucky certain certificates of deposit in Sterling Bank and Trust, a subsidiary of First Capital Trust of Geneva; and,

WHEREAS, the Office of Financial Institutions ("OFI"), the Petitioner herein, has determined under KRS Chapter 292 that said certificates of deposit are defined as "securities" requiring the registration of such instruments with the OFI before they may be sold to the general public and further requiring the registration of persons offering same for sale;

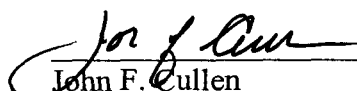
NOW THEREFORE IT IS ORDERED by the Executive Director of the OFI that Danny Joe Thomasson shall cease and desist from the sale of the foregoing described certificates of deposit or any other investment defined as a security under KRS Chapter 292 until said security is registered with the OFI and the person selling or offering said

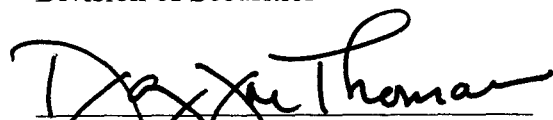
security for sale is also registered with the OFI or proper application for exemption is made with the Office of Financial Institutions.

ENTERED this 18th day of May, 2005.


Keith Talley
Acting Executive Director
Office of Financial Institutions

Have Seen and Agreed To:

 5/12/05
John F. Cullen
Financial Institutions Examiner
Division of Securities

 5/10/05
Danny Joe Thomasson
Respondent

 5/8/5
Reid D. Rusonik
Attorney for Respondent