



4. On or about December 6, 2024, Meadowbrook made a deferred deposit transaction involving a customer with initials J.H. The written document for this transaction did not have the signature of Meadowbrook.
5. On or about April 3, 2025, Meadowbrook made a deferred deposit transaction involving a customer with initials J.B. as customer. The written document for this transaction did not have the signature of Meadowbrook.
6. DFI requested documents relevant to the 2024, examination of Meadowbrook be provided within thirty (30) days. No response was made by Meadowbrook until August 2025.

#### **STATUTORY AUTHORITY**

7. KRS 286.9-120(1) states:

The commissioner may file an administrative complaint against any person if it appears on grounds satisfactory to the commissioner that a potential or actual violation of this subtitle has been committed and when the person may be subject to the penalties of KRS 286.9-071, 286.9-110, and 286.9-991. The commissioner shall serve the administrative complaint to the last known address of the person named in the complaint. Service shall be by certified mail or personal delivery. The person named in the administrative complaint shall be entitled to an administrative hearing conducted in accordance with KRS Chapter 13B but only upon timely receipt of a written answer and request for an administrative hearing within twenty (20) days of the mailing or hand delivery of the administrative complaint. If timely requested, an administrative hearing shall be held in accordance with the provisions of KRS Chapter 13B. If an answer is not timely filed, or a written request for a hearing is not timely filed, the commissioner may enter a final order.

#### **STATUTORY AUTHORITY FOR SPECIFIC VIOLATIONS**

8. KRS 286.9-100(13) states:

(13) (a) Each deferred deposit transaction shall be made according to a written or electronic agreement that is:

1. Dated and signed by the customer and the licensee or an authorized agent of the licensee; and

2. Made available to the commissioner upon request.

9. KRS 286.9-074(1) states:

Each licensee shall keep and use in its business any books, accounts, financial reports, and records the commissioner may require administering and regulate the provisions of this subtitle and the administrative regulations promulgated under this subtitle. Every licensee shall preserve the books, accounts, financial reports, and records for a minimum of three (3) years, unless applicable state or federal law requires a longer retention period.

10. KRS 286.9-090(3) states:

The affairs of every check cashing and deferred deposit service business licensee and the records required to be maintained by KRS 286.9-074 are subject at any time, or from time to time, to such periodic, special, or other examinations by the commissioner or an examiner of the commissioner within or without this state and with or without notice to the licensee, as the commissioner deems necessary or appropriate in the public interest. All books, papers, and records of assets of the licensee shall be subject to the commissioner's inspection.

### **VIOLATIONS**

11. In contravention of KRS 286.9-100(13), Meadowbrook failed to have a loan document signed by the person named in the agreement and by failing to have a signature of the licensee on the documents for two additional loans.
12. In contravention of KRS 286.9-074(1) and KRS 286.9-090(3), Meadowbrook failed to keep records available for inspection at required times.

### **AGREEMENT AND ORDER**

13. To resolve this matter without litigation or other adversarial proceedings, the Department and Meadowbrook Enterprises, LLC, d/b/a/ Airport Garden Quick Cash agree to compromise and settle all claims arising from the above-referenced factual background in accordance with the terms set forth herein.

14. In the interest of economically and efficiently resolving the violations described herein, it is hereby **AGREED** and **ORDERED**:
- i. Meadowbrook Enterprises LLC, agrees to pay a civil fine in the amount of three thousand dollars (\$3,000.00) for the violations described herein, which shall be due and payable in installments of three hundred dollars per month (\$300.00/month) beginning in February of 2026, and continuing until paid in full with no additional penalty for early payment;
  - ii. All payments under this Order shall be in the form of a payment made via the NMLS system;
  - iii. Meadowbrook Enterprises LLC, shall be aware of all laws, regulations, and requirements of deferred deposit license holders in the Commonwealth of Kentucky and shall comply with all such laws, regulations, and requirements in the future or be subject to all penalties and remedies at law;
  - iv. Meadowbrook Enterprises LLC, waives the right to demand a hearing at which it would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on its behalf, or to otherwise appeal or set aside this Agreed Order;
  - v. Meadowbrook Enterprises LLC, consents to and acknowledges the jurisdiction of the Department over this matter and that this Agreed Order is a matter of public record and may be disseminated as such;
  - vi. In consideration of execution of this Agreed Order, Meadowbrook Enterprises LLC, for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, the Department, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any and all

manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Meadowbrook Enterprises LLC, ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration;

vii. By signing below, the parties acknowledge they have read the foregoing Agreed Order, fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties; and

viii. This Agreed Order shall constitute the Final Order in this matter.

**SO ORDERED** on this the 5th day of February, 2026.

  
MARNI ROCK GIBSON  
COMMISSIONER

**Consented to:**

*On behalf of the Department of Financial Institutions,*

This 29 day of January, 2026.

  
\_\_\_\_\_  
Director, Division of Non-Depository Institutions  
Department of Financial Institutions

and



**CERTIFICATE OF SERVICE**

5<sup>th</sup> I certify that a true and correct copy of the foregoing Agreed Order was sent on this the day of February, 2026, by the method indicated below to the following:

*Via certified mail, return receipt requested and email:*

Meadowbrook Enterprises LLC  
Attn: Jonathan Rice or Gene Rice  
163 Runway Avenue  
Hazard, KY 41701  
jonriceapquickcash@gmail.com  
*registered agent and agent for Meadowbrook Enterprises LLC*

*Via hand delivery:*

Eric Richardson, Staff Attorney III  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
500 Mero Street  
Frankfort, KY 40601  
[eric.richardson@ky.gov](mailto:eric.richardson@ky.gov)  
*Counsel for Department of Financial Institutions*

Kentucky Department of Financial Institutions

Name: Amison Reed

Title: Executive Staff Advisor