

II. RESPONDENTS

2. Respondent Gwinn is a South Carolina resident with a last known address of 1151 Cedar Rock Church Road, Easley, South Carolina 29640.
3. Respondent Creative Exteriors is a South Carolina company with a last known address of 1151 Cedar Rock Church Road, Easley, South Carolina 29640.

At all times relevant to this Order, Respondent Gwinn was the owner and chief control
[REDACTED]

person of Creative Exteriors.

III. FINDINGS OF FACT

5. In or about August 2007, a South Carolina resident (the "Investor") agreed to invest \$15,000 with the Respondents in exchange for a ten-percent (10%) interest in Creative Exteriors' income.
6. On or about August 1, 2007, the Investor drew and delivered a check payable to Gwinn for \$15,000.

7. [REDACTED]

project by October 30, 2011.

11. The Amendment further stated that if the Respondents did not timely complete the vinyl siding project, the Investor's \$15,000 would become a loan bearing interest of three percent (3%) and backdated two years from October 30, 2011.
12. The Amendment further stated that if the Investor's \$15,000 became a loan, the Respondents would pay it in full by June 1, 2012.
13. Contrary to the terms of the Amendment, the Respondents failed to complete the vinyl siding project by October 30, 2011, thus causing the Investor's \$15,000 to become a loan.
14. Contrary to the terms of the Amendment, the Respondents failed to pay the Investor \$15,000, plus interest, by June 1, 2012.
15. To date, the Investor has not received any proof of interest in Creative Exteriors' profits,

~~Respondents have not paid the Investor's \$15,000 loan, plus interest, and the~~

governs the offer and sale of securities in this State.

20. Pursuant to S.C. Code Ann. § 35-1-102(29), investment contracts, stock, and certificates

~~of interest or participation in any State having governmental jurisdiction over the same.~~

act, practice, or course of business that operates or would operate as a fraud or deceit upon another person.

27. The profit-sharing agreement as offered and sold by the Respondents is a security as

defined by the Act.

28. The securities offered and sold by the Respondents were not federal covered securities,

exempt from registration as provided with the United States Securities and Exchange

Commission or the Division and were therefore offered and sold in violation of S.C. Code Ann. § 35-1-301.

29. Respondent William Gwinn, on at least one occasion, transacted business in this State as an agent while not registered, and no exemption from registration has been claimed in

of the Act that the Respondents be ordered to cease and desist from engaging in the

above enumerated practices which constitute violations of the Act and now on

appropriate civil penalties for their wrongdoing.

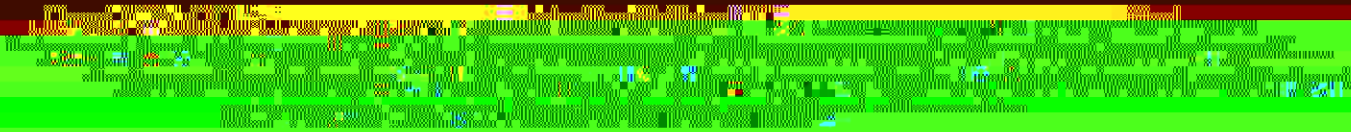
cost of investigation or proceeding.

VI. REQUIREMENT OF ANSWER AND NOTICE OF OPPORTUNITY FOR HEARING

contained herein. To schedule such a hearing, the Respondent must file with the Securities Division, Post Office Box 11549, Rembert C. Dennis Building, Columbia, South Carolina, 29211-1549, attention: Thresechia Navarro, within thirty (30) days after the date of service of this Order to Cease and Desist, a written Answer specifically requesting a hearing. If a Respondent requests a hearing, the Division, within fifteen (15) days after receipt of a request in



COMMISSION OF NOTARIAL PUBLICS
STATE OF SOUTH CAROLINA



My commission expires on 12/31/2025

My commission expires on 12/31/2025

Notary Public for South Carolina

My commission expires on 12/31/2025