

IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS  
SEVENTH DIVISION

SHARON MCGHEE, SYDNEY MCGHEE,  
ROBERTO SALAS, CHARLES STEWART;  
HENRY EVANS, CRAIG SAVELL,  
PATRICK HENRY HAYS, individually, and  
O/B/O A CLASS OF SIMILARLY  
SITUATED PERSONS

Filed 11/30/2007 16:01:33  
Pat O'Brien Pulaski Circuit Clerk

PLAINTIFFS

VS.

CASE NO. 2003-4837

ARKANSAS STATE BOARD  
OF COLLECTION AGENCIES and  
RUSTY GUINN, JERRY MARKHAM,  
RANDY BYNUM, OPAL LANG, and  
GARY FRALA, in their official  
Capacities as Board Members of the  
ARKANSAS STATE BOARD OF  
COLLECTION AGENCIES

DEFENDANTS

VS.

ARKANSAS FINANCIAL SERVICES ASSOCIATION  
ARKANSAS FEDERAL CREDIT UNION, and  
ARKANSANS AGAINST ABUSIVE PREDATORY LENDING

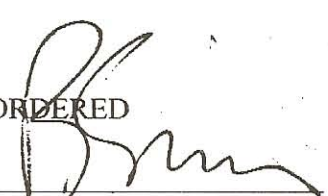
INTERVENORS

ORDER

This matter came on for trial on the 20<sup>th</sup> day of November, 2007, and the Court does hereby find as follows:

1. The Court finds that Act 1216 of 1999 (the Check Cashers Act, Ark. Code Ann. § 23-52-101, et seq) is constitutional and the Plaintiffs' request for declaratory judgment is denied.

IT IS SO ORDERED

  
BARRY A. SIMS, CIRCUIT JUDGE

Date: 11-30-07