

In re: Michael D. Febonio (formerly d/b/a Michael's Car Store Annex and a/k/a www.michaelscarstoreannex.net) (now known as Stellar Motor Group and a/k/a stellarmg.com)
Case No.: 13-398 (amending 06-128)

ADDENDUM TO MAY 10, 2006 CONSENT AGREEMENT

The State of New Hampshire Banking Department (the "Department") finds and Orders as follows:

Respondent

1. Michael D. Febonio (formerly d/b/a Michael's Car Store Annex and a/k/a www.michaelscarstoreannex.net) (now known as d/b/a Stellar Motor Group and a/k/a stellarmg.com) ("Stellar") is a New Hampshire sole proprietorship. Michael's Car Store Annex was an active registered trade name with the New Hampshire Secretary of State from October 17, 2003 until August 26, 2008 with a principal office location in Hudson, New Hampshire. Stellar Motor Group has been an active registered trade name with the New Hampshire Secretary since September 21, 2009 with a new principal office location in Hudson, New Hampshire. Stellar has not been previously licensed as a Retail Seller or Sales Finance Company by the Department.

Jurisdiction

2. The Department is authorized to regulate retail sellers and sales finance companies pursuant to RSA Chapter 361-A. *RSA 361-A:2.*
3. The Commissioner may issue, amend, or rescind such orders as are reasonably necessary to carry out the provisions of RSA Chapter 361-A. *RSA 361-A:5, IV.*

Facts and Purpose of this Addendum

4. Stellar (as "Michael Febonio dba Michael's Car Store Annex") entered into a Consent Agreement with the Department on May 10, 2006. Stellar agreed to permanently cease and desist from offering or arranging auto financing without a license until such time as the May 10, 2006 Consent Agreement is modified in writing by both parties.
5. Stellar has now filed a New Hampshire Retail Seller license application with the Department's Licensing Division. The Department cannot process this Retail Seller application without modification to the permanent cease and desist provision in the May 10, 2006 Consent Agreement.
6. This Addendum hereby modifies the May 10, 2006 Consent Agreement by dismissing the permanent cease and desist provision issued against the above-named Respondent.

Respondent's Consent and Acknowledgments

7. Stellar has voluntarily entered into this Addendum without reliance upon any discussions between the Department and Stellar, without promise of a benefit of any kind (other than concessions contained in this Addendum), and without threats, force, intimidation, or coercion of any kind.
8. Stellar hereby confirms that Stellar has not arranged or offered auto financing in New Hampshire since the May 10, 2006 Consent Agreement.

Order

9. **Whereas pursuant to RSA 361-A:5,VI** finding this Addendum to the May 10, 2006 Consent Agreement necessary, appropriate and in the public interest and consistent with the intent and purposes of New Hampshire banking laws, the Department Orders as follows:
 - a. Pursuant to both RSA 361-A:5,IV and agreement by all parties to this Addendum, the permanent cease and desist provision issued in the May 10, 2006 Consent Agreement shall be hereby dismissed; and
 - b. The above-named Respondent may now be considered for a New Hampshire Retail Seller license.
10. This Addendum may be revoked and the Department may

