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6. Violations of the Agreement shall constitute sufficient grounds for license denial, suspension or revocation or initiation of administrative action that may result in the imposition of fines for the activity acknowledged above.

7. This Agreement may be amended or modified only by a written instrument signed by the parties.

8. That a public order reflecting the terms of this agreement will be entered after the agreement's execution by the Commissioner.

Intercontinental Capital Group,
Inc.
By its officer, duly authorized:

Dated 6/27/07

/S/
Printed Name: Richard Steinberg

THE NEW HAMPSHIRE BANKING
DEPARTMENT, CONSUMER CREDIT
DIVISION

Dated 6/27/07

/S/
Peter C. Hildreth, Commissioner

STATE OF
COUNTY OF

The foregoing instrument was acknowledged before me this 27th day of June, 2007, by Richard Steinberg of Intercontinental Capital Group, Inc., 695 U.S. Highway 46 West, Fairfield, NJ, on behalf of the organization.

[ed: signature was properly notarized]
Notary Public / Justice of the Peace
My Commission Expires: