

ADMINISTRATIVE PROCEEDING
BEFORE THE
SECURITIES COMMISSIONER OF MARYLAND

IN THE MATTER OF: *

PARIS G. MILLS * Case No. 2008-0384

and *

CREDIT SOLUTION AND FINANCIAL *
SERVICES, INC. *

Respondents. *

* * * * *

**FINAL ORDER TO CEASE AND DESIST
AND
ORDER OF BAR**

WHEREAS, the Maryland Securities Division (the “Securities Division”), pursuant to the authority granted by Section 11-701 of the Maryland Securities Act, Md. Code Ann., Corps. & Ass’ns, Sections 11-101, *et seq.* (2007 Repl. Vol.) (the “Securities Act”), instituted an investigation with regard to possible violations of the Securities Act by Paris G. Mills and his company, Credit Solution & Financial Services, Inc. (“CSFS”) (collectively, “Respondents”), in connection with the offer and sale of securities; and

WHEREAS, based on the information presented by the Securities Division, the Maryland Securities Commissioner (the “Securities Commissioner”) has concluded that Respondents have engaged in acts or practices constituting violations of the Securities Act; and

WHEREAS, on September 26, 2008, the Securities Commissioner, pursuant to the authority

granted by Section 11-701.1 of the Securities Act, issued against Respondents an Order To Show Cause (the “Order”) why a final order should not be issued permanently barring Respondents from the securities and investment advisory business in Maryland, assessing a monetary penalty against Respondents and ordering Respondents to cease and desist from further violations of the registration and antifraud provisions of the Securities Act; and

WHEREAS, a copy of the Order was served upon Respondents by, on September 29, 2008, mailing the Order via certified mail, return receipt addressed to Respondents’ last known addresses in Silver Spring, MD and Arlington, VA; and

WHEREAS, on September 29, 2008, a copy of the Order was served upon the Securities Commissioner, via hand-delivery, in accordance with Section 11-802 of the Securities Act; and

WHEREAS, on or about October 16, 2008, a copy of the Order was posted to the Securities Division’s website at www.oag.state.md.us; and

WHEREAS, the copies of the Order mailed on September 29, 2008 were returned to the Securities Division and the envelopes indicated that the documents were unclaimed after repeated notices issued by the U.S. Postal Service; and

WHEREAS, as of the date of this Final Order, Respondents have neither submitted an answer to the Order nor made any written request for a hearing.

**NOW, THEREFORE, IT IS HEREBY FOUND, CONCLUDED AND ORDERED,
THAT:**

I.

JURISDICTION

_____1. The Securities Commissioner has jurisdiction in this proceeding pursuant to Section 11-701 of the Securities Act.

_____ **II.**

RESPONDENTS

2. Respondent Paris G. Mills, a/k/a Gary Mills, with a social security number ending in 8459, at all times relevant to the facts contained in this Order owned and operated CSFS. CSFS's principal place of business was located 6495 New Hampshire Avenue, Suite 280, Hyattsville, MD 20873.

3. Respondent Mills is not now registered, nor has he ever been registered in Maryland as a broker-dealer or broker-dealer agent, or investment adviser or investment adviser representative or issuer agent.

4. Respondent CSFS is not now registered, nor has CSFS ever been registered in Maryland as broker-dealer or investment adviser. .

5. The Securities Division's records do not reflect any filing for securities registration, or any claim of exemption or status as federal-covered securities, for securities issued by Paris and/or Gary Mills or "Credit Solution and Financial Services."

III.

STATEMENT OF FACTS

6. In late 2002, Respondents solicited Maryland resident Carole P. Taylor to invest in a “Corporate Bond” program. Ms. Taylor gave Respondents \$10,000 in cash – the accumulation of many years of saving – to invest in the program.

7. Respondents told Ms. Taylor that her investment was “guaranteed,” and that her money would “be placed in a tax-exempt account and any earnings will be paid on a tax exempt basis.” She was further advised that she would receive account statements every 30 days.

8. In July 2003, Respondents sent Ms. Taylor a letter dated July 3, 2003, advising that “your corporate bond investment with us has made significant gains,” and enclosing a check for \$800, which purportedly represented “your 1st dividend payment on your corporate bonds [sic] investment account.”

9. In August 2004, Respondents sent Ms. Taylor a letter dated August 2, 2004, advising that “your corporate bond investment with us has made significant gains,” and enclosing a check for \$1,000, which purportedly represented a “dividend payment” of \$580 and a “principal withdrawal” of \$420.

10. In December 2006, Respondents sent Ms. Taylor a letter dated December 14, 2006, advising that “your corporate bond investment with us has made significant gains.” At that time, Respondents represented to Ms. Taylor that her bond investment was worth \$10,644.70.

11. The December 2006 correspondence from Respondents stated that Ms. Taylor was assessed a “[p]enalty for early withdrawal” of principal equal to \$105.80 in connection with the payment of \$420 that was made to her in August 2004.

12. To date, Respondents owe Ms. Taylor \$8,200 in principal on her note. Despite numerous attempts, Ms. Taylor has been unable to reach Respondent to inquire on the status of her investment.

13. At the time Ms. Taylor made her investment with Respondents, Respondents did not provide Ms. Taylor with any disclosure documents.

IV.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

14. Respondents Paris G. Mills and Credit Solution and Financial Services, Inc., in connection with the offer and sale of securities as related to the foregoing Statement Of Facts, which are incorporated herein by reference as Findings Of Fact, violated Sections 11-301(1), (2) and (3), Section 11-401, and Section 11-501 of the Securities Act.

ORDER

NOW, THEREFORE, IT IS HEREBY **ORDERED**, that Respondents Paris G. Mills and Credit Solution and Financial Services, Inc. are permanently barred from the securities and investment advisory business in Maryland, in that those Respondents may not participate in the securities or investment advisory business in Maryland including but not limited to the offer, sale or issuance of or the giving of advice regarding promissory notes, stocks, bonds, investment contracts, and all other instruments that qualify as securities; and it is further

ORDERED, that Respondents Paris G. Mills and Credit Solution and Financial Services, Inc. cease and desist from further violations of the Securities Act and related regulations; and it is

further

ORDERED, that Respondents Paris G. Mills and Credit Solution and Financial Services, Inc. are assessed a monetary penalty of \$25,000, to be reduced by any restitution paid to investors within six months of issuance of this Summary Order.

NOTICE OF APPEAL RIGHTS

Pursuant to COMAR 02.02.06.24, Respondent has the right to file an appeal of this Order with the circuit court. Any appeal must be filed within 30 days from the date this Final Order is mailed by the Securities Division.

DATE OF THIS ORDER:

November 12, 2008

SO ORDERED:

**Commissioner's Signature is
on File with Original Document**

Melanie Senter Lubin
Securities Commissioner