



Department of Banking and Finance

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dbf.georgia.gov

Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

November 27, 2023

DEPARTMENT CONTACT:
(770) 986-1648

VIA CERTIFIED MAIL

Hyphen, LLC d/b/a/ Helix Financial
c/o Spenserv, Inc.
6201 College Blvd, Suite 500 *
Overland Park, KS 66211

Hyphen, LLC d/b/a/ Helix Financial
c/o Ryan Sullivan, CEO
PO Box 8029
Prairie Village, KS 66208

Hyphen, LLC d/b/a/ Helix Financial
c/o Ryan Sullivan, CEO
6610 Wenonga Ter
Mission Hills, KS 66208

FILED

JAN 29 2024

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-3-45, the Georgia Department of Banking and Finance ("Department") hereby orders you, Hyphen, LLC d/b/a/ Helix Financial ("Helix Financial"), to cease and desist from engaging in activities in violation of the Georgia Installment Lenders Act, O.C.G.A. § 7-3-1 *et seq.* ("GILA"). O.C.G.A. § 7-3-4(a) prohibits any person from engaging in the business of making installment loans in this state unless licensed or exempted from licensing requirements. The Department has evidence that Helix Financial violated the GILA, specifically O.C.G.A. § 7-3-4, by engaging in the business of making installment loans to Georgia consumers without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty (30) days from the date of issuance. O.C.G.A. § 7-3-45(a)(2). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period you provide the Department with documentation showing that Helix Financial possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-3-4(b). If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-3-45(a)(2). Should you have any questions concerning this matter, you may send them to msofo@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division

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