

Wendwood Lane, Apartment 210, Charlotte, North Carolina 28211.

3. At all times relevant to this Order, Respondent Brown was a South Carolina resident with an address of 110 Paces Brooks Avenue, Apartment 11035, Columbia, South Carolina 29212.
4. Respondent Mary's Lighthouse is a South Carolina corporation with a last known address of 412 Glen Eagle Circle, Irmo, South Carolina 29063.
5. Respondent Mary's Lighthouse was formed on or about June 15, 2012.
6. At all times relevant to this Order, Respondent Brown was the owner, registered agent, and chief control person of Respondent Mary's Lighthouse.

III. FINDINGS OF FACT

7. In or around late 2014, Respondent Brown approached a South Carolina resident (the "Investor") about a possible opportunity to invest in Respondent Mary's Lighthouse.
8. Respondent Brown, acting on behalf of herself and Respondent Mary's Lighthouse, represented to the Investor that the Respondents were in the business of renovating houses.
9. Respondent Brown further represented to the Investor that the Respondents had at least four (4) projects into which the Investor could invest for a profit.
10. Based upon Respondent Brown's representations, in or about January 2015, the Investor invested approximately eighty thousand dollars (\$80,000) with the Respondents.
11. In connection with the Investor's investment, the Respondents provided the Investor with four (4) promissory notes (collectively, the "Promissory Notes"), memorializing each of the Investor's four (4) investments as follows:
 - a. \$5,965 for a residential project in Camden, South Carolina, bearing five percent (5%) interest and payable within forty five (45) days of the date of the note;

- b. \$12,522 for a residential project in Eutawville, South Carolina, bearing five percent (5%) interest and payable within forty five (45) days of the date of the note;
 - c. \$9,542 for a residential project in Orangeburg, South Carolina, bearing five percent (5%) interest and payable within forty five (45) days of the date of the note; and
 - d. \$50,000 for a project at Shaw Air Force Base, South Carolina, bearing ten percent (10%) interest and payable within forty-five days of the date of the note.
12. Contrary to the Respondents' representations, the Respondents had already substantially performed one of the residential projects in which the Investor invested prior to the date of the Investor's investment.
 13. Contrary to the Respondents' representations, the Respondents had not been granted a contract to perform work at Shaw Air Force Base.
 14. Contrary to the Respondents' representations, the Respondents did not repay the Investor on or before the forty-five-day deadlines as stated in the Promissory Notes.
 15. Contrary to the Respondents' representations, the Investor did not receive the return of principal or profit on his investments promised by Respondent Brown.
 16. Respondent Brown represented Respondent Mary's Lighthouse in effecting or attempting to effect the above transactions in securities.
 17. Respondent Mary's Lighthouse issued the securities on behalf of the Respondents.
 18. At no time relevant to the events stated herein was Respondent Mary's Lighthouse registered with the Division as a broker-dealer, and no exemption from registration has been claimed by Respondent Mary's Lighthouse.

19. At no time relevant to the events stated herein was Respondent Brown registered with the Division as an agent, and no exemption from registration has been claimed by Respondent Brown.
20. At no time relevant to the events stated herein were the securities at issue registered with the Division or federal covered securities, and no exemption from registration has been claimed by the Respondents.

IV. CONCLUSIONS OF LAW

21. The Promissory Notes offered and sold by the Respondents constitute securities as defined by the Act.
22. The securities offered and sold by the Respondents were offered and sold in violation of S.C. Code Ann. § 35-1-301.
23. In connection with the events above, Respondent Mary's Lighthouse transacted business in this State as an unregistered broker-dealer in violation of S.C. Code Ann. § 35-1-401(a).
24. In connection with the events above, Respondent Brown transacted business in this State as an unregistered agent in violation of S.C. Code Ann. § 35-1-402(a).
25. In connection with the events above, Respondent Mary's Lighthouse employed or associated with an unregistered agent in violation of S.C. Code Ann. § 35-1-402(d).
26. In connection with the events above, the Respondents (1) employed a device, scheme, or artifice to defraud; (2) made one or more untrue statements of material fact or omitted to state a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading; and (3) engaged in acts, practices, or courses of business that operated as a fraud or deceit upon the Investor, in violation of S.C. Code Ann. § 35-1-501.

27. It is in the public interest, for the protection of investors, and consistent with the purposes of the Act that the Respondents be ordered to cease and desist from engaging in the above-enumerated practices, which constitute violations of the Act and pay an appropriate civil penalty for their wrongdoing.

V. CEASE AND DESIST ORDER

NOW THEREFORE, pursuant to S.C. Code Ann. § 35-1-604(a)(1), it is hereby **ORDERED** that:

- a. Respondent Mary's Lighthouse and every successor, affiliate, control person, agent, servant, and employee of Mary's Lighthouse and every entity owned, operated, or indirectly or directly controlled by or on behalf of Mary's Lighthouse **CEASE AND DESIST** from transacting business in this State in violation of the Act;
- b. Respondent Elisa Brown **CEASE AND DESIST** from transacting business in this State in violation of the Act;
- c. Respondent Mary's Lighthouse pay a civil penalty in the amount of forty thousand dollars (\$40,000) if this Order becomes effective by operation of law, or, if Mary's Lighthouse seeks a hearing and any legal authority resolves this matter, pay a civil penalty in an amount not to exceed \$10,000 for each violation of the Act by Mary's Lighthouse and the actual cost of investigation or proceeding; and
- d. Respondent Elisa Brown pay a civil penalty in the amount of thirty thousand dollars (\$30,000) if this Order becomes effective by operation of law, or, if Brown seeks a hearing and any legal authority resolves this matter, pay a civil penalty in an amount not to exceed \$10,000 for each violation of the Act by Brown, and the actual cost of investigation or proceeding.

IT IS FURTHER ORDERED that, pursuant to S.C. Code Ann. §§ 35-1-604(a)(2) and (3), any exemption from registration with the Division upon which the Respondents may claim to rely under S.C. Code Ann. §§ 35-1-201(3)(C), (7), or (8); 35-1-202; 35-1-401(b)(1)(D) or (F); or 35-1-403(b)(1)(C), has been and is **PERMANENTLY REVOKED**.

VI. REQUIREMENT OF ANSWER AND NOTICE OF OPPORTUNITY FOR HEARING

Each Respondent is hereby notified that it has the right to a hearing on the matters contained herein. To schedule such a hearing, a Respondent must file with the Securities Division, Post Office Box 11549, Rembert C. Dennis Building, Columbia, South Carolina, 29211-1549, attention: Thresechia Navarro, within thirty (30) days after the date of service of this Order to Cease and Desist, a written Answer specifically requesting a hearing. If a Respondent requests a hearing, the Division, within fifteen (15) days after receipt of a request in a record from the Respondent, will schedule the hearing for that Respondent.

In the written Answer, the Respondent, in addition to requesting a hearing, shall admit or deny each factual allegation in this Order, shall set forth specific facts on which the Respondent relies, and shall set forth concisely the matters of law and affirmative defenses upon which the Respondent relies. If a Respondent is without knowledge or information sufficient to form a belief as to the truth of an allegation, she shall so state.

Failure by a Respondent to file a written request for a hearing in this matter within the thirty-day (30) period stated above shall be deemed a waiver by that Respondent of the right to such a hearing. Failure by a Respondent to file an Answer, including a request for a hearing, shall result in this Order, including the stated civil penalty and any assessed costs, becoming final as to that Respondent by operation of law.

This Order does not prevent the Division or any other law enforcement agency from seeking additional civil or criminal remedies as are available under the Act, including remedies related to the offers and sales of securities by the Respondents set forth above.

ENTERED, this the 14th day of March, 2017.

ALAN WILSON
SECURITIES COMMISSIONER

By: Tracy Meyers
TRACY A. MEYERS
Deputy Securities Commissioner

ISSUANCE REQUESTED BY:



TAYLOR FAW
Assistant Attorney General
Securities Division
Rembert C. Dennis Building
1000 Assembly Street
Columbia, South Carolina 29201

STATE OF SOUTH CAROLINA
OFFICE OF THE ATTORNEY GENERAL
SECURITIES DIVISION

CERTIFICATE OF SERVICE AND
AFFIDAVIT OF COMPLIANCE
File Number 16045

I hereby certify that I served upon the individual/entity listed below a copy of the document indicated below and dated March 17, 2017, by serving a copy of said document upon the Securities Commissioner of the State of South Carolina and by placing a copy of said document in the United States mail, first class postage prepaid and addressed to:

Elisa Brown
Individually & as Registered Agent for Mary's Lighthouse
c/o Justin Kata
Giese Law Firm, LLC
1315 Blanding Street
Columbia, SC 29201

Document(s): Order to Cease and Desist

Mailed March 17, 2017 from Columbia, South Carolina.

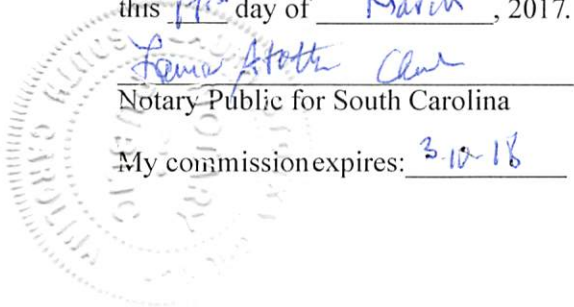
I further hereby certify, swear and affirm that, service of the above-listed entity is in compliance with Section 35-1-611, Code of Laws of South Carolina.

By: Thresechia P. Navarro
Thresechia P. Navarro
South Carolina Attorney General's Office
Securities Division
Post Office Box 11549
Columbia, SC 29211-1549
(803) 734-4731

Subscribed and sworn to before me on
this 17th day of March, 2017.

Laura A. Clark
Notary Public for South Carolina

My commission expires: 3-10-18



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