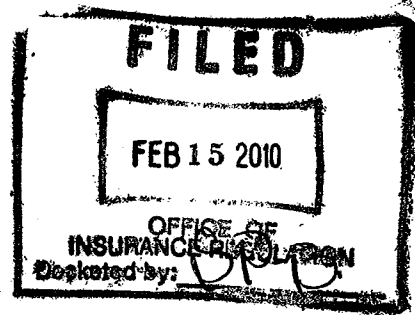




OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER



IN THE MATTER OF:

NATIONAL AUTOMOTIVE SERVICES, INC.;
WARRANTY FINANCIAL, INC. a/k/a
WARRANTY FINANCIAL O.R.G., INC.;
WARRANTY USA, INC.;
WARRANTY SERVICES

CASE NO.: 103800-09

FINAL ORDER TO CEASE AND DESIST

THIS MATTER came on before the undersigned Insurance Commissioner of the State of Florida for consideration and final agency action, who having considered the record in this case and being fully advised of the premises, finds and orders as follows:

1. On December 21, 2009, an Order to Cease and Desist was issued by the Office of Insurance Regulation (hereinafter "Office") notifying National Automotive Services, Inc., Warranty Financial Inc. a/k/a Warranty Financial O.R.G., Inc., Warranty USA, Inc., and Warranty Services (hereinafter "National Automotive") that they were conducting unauthorized and unlicensed motor vehicle service agreement business in and/or from the state of Florida without holding a license.
2. The Order to Cease and Desist was served on National Automotive by U.S. Certified Mail. National Automotive did not request any proceeding to challenge or contest the action taken by the Office.
3. The Office has jurisdiction over National Automotive for purposes of this action.

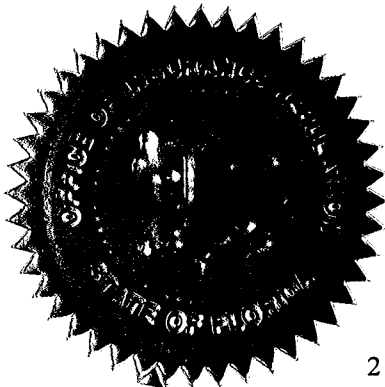
IT IS HEREBY ORDERED:

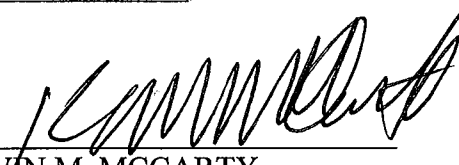
4. The findings of fact and conclusions of law contained in the December 21, 2009, Order to Cease and Desist, are hereby **ADOPTED** and **INCORPORATED** into this Final Order to Cease and Desist.

5. National Automotive, whether acting in the State of Florida as a motor vehicle service agreement company, or otherwise engaging in motor vehicle service agreement business, either directly or indirectly through named or unnamed persons, successor companies, entities or agents, shall forthwith **CEASE AND DESIST** from engaging in motor vehicle service agreement business in the State of Florida or with Florida consumers, including individuals, businesses, and state or local government agencies. However, regardless of the ongoing prohibition against engaging in motor vehicle service agreement business, National Automotive shall pay any and all valid claims or otherwise fully service any and all motor vehicle service agreements executed in the State of Florida or issued to any Florida consumer.

6. National Automotive Services, Inc., Warranty Financial Inc. a/k/a Warranty Financial O.R.G., Inc., Warranty USA, Inc., and Warranty Services, within Thirty (30) days of the issuance of this Order, shall provide written certification signed by a company officer that they are no longer engaging in motor vehicle service agreement business in the State of Florida or with Florida consumers.

DONE AND ORDERED this 15TH day of FEBRUARY, 2010.





KEVIN M. MCCARTY
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek review of this Order pursuant to Section 120.68, Florida Statutes, and Rule 9.110, Fla. R. App. P. Review proceedings must be instituted by filing a petition or notice of appeal with the General Counsel, for the OFFICE of Insurance Regulation, acting as the Agency Clerk, at 612 Larson Building, Tallahassee, Florida, 32399 and filing a copy of the same with the appropriate District Court of Appeal within thirty (30) days of rendition of this Order.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Final Order to Cease and Desist has been sent by Certified Mail this 15 day of February, 2010, to:

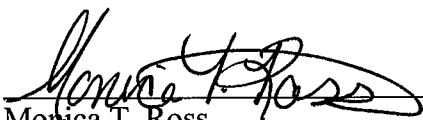
Tony Gonzalez, President
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Sunrise, Fl 33325

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Davie, Fl 33331

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a/k/a Warranty Financial Inc.
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