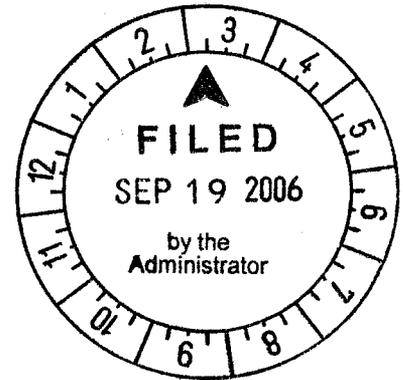


STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
THE FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OKLAHOMA 73102



In the Matter of:

Twin Peaks Gourmet Coffee, Inc.,
Dan Gallagher, Brian Boyd, Garret Stone,
and Nation Wide Locators,

Respondents.

ODS File No. 06-111

ORDER TO CEASE AND DESIST

On July 11, 2006, a recommendation to issue an order to cease and desist (Recommendation) against Twin Peaks Gourmet Coffee, Inc. (Twin Peaks), Dan Gallagher (Gallagher), Brian Boyd (Boyd), Garret Stone (Stone), and Nation Wide Locators (Nation Wide), (collectively referred to as "Respondents") was filed with the Administrator of the Oklahoma Department of Securities (Department). The issuance of such order is authorized by Section 814.B of the Oklahoma Business Opportunity Sales Act (Act), Okla. Stat. *tit.* 71, §§ 801-829 (2001).

On July 12, 2006, the Administrator of the Department issued a Notice of Opportunity for Hearing with the Recommendation attached (Notice). Pursuant to Section 818.F of the Act, the Notice was served on the Administrator of the Department on July 12, 2006, and mailed to the last known addresses of Twin Peaks, Gallagher, Boyd, Stone and Nation Wide, by certified mail, return receipt requested, and delivery restricted. On July 17, 2006, service was made on Twin Peaks, Gallagher, Boyd, Stone and Nation Wide by mail. No request for hearing or any other response has been received by the Administrator.

The Administrator of the Department, being fully advised in this matter, finds that the issuance of this order is in the public interest and does hereby adopt the Findings of Fact and Conclusions of Law set forth below.

Findings of Fact

1. Twin Peaks, a Florida corporation, is represented to be located at 123 North College Avenue, Suite 200, Fort Collins, Colorado. Twin Peaks represents that it is in the business of selling gourmet coffee distributorships.

2. Gallagher is a sales agent for Twin Peaks.
3. Boyd is a sales agent for Twin Peaks.
4. Stone is a sales agent for Nation Wide.
5. Nation Wide is represented to be a company affiliated with Twin Peaks that provides locations for the placement of Twin Peaks display racks.
6. During January 2006, W. Brown (Brown), an Oklahoma resident, saw a newspaper advertisement in the classified ad section of the *Daily Oklahoman*. The advertisement, seeking distributors for Twin Peaks gourmet coffee products, contained a toll free telephone number.
7. Brown called the toll free telephone number and spoke to Gallagher, Boyd, and Stone. Brown was told that Twin Peaks and Nation Wide were located in Fort Collins, Colorado. Brown was further told he could purchase 25 display racks along with gourmet coffee necessary to fill the display racks for \$34,000. Brown would be required to pay \$3,800 to Nation Wide for placement of display racks in various retail locations that Nation Wide had already secured in Oklahoma City, Oklahoma. According to Gallagher, Boyd, and Stone, the 25 display racks would generate a minimum annual income of \$86,000.
8. On or about January 27, 2006, Brown signed a distributor agreement with Twin Peaks and Nation Wide. The contract was signed by Stinson Hass (Hass), president of Twin Peaks, and by Stone on behalf of Nation Wide. On or about January 31, 2006, Brown wired a deposit of \$18,900 to Twin Peaks. On or about February 8, 2006, Brown sent \$15,000 to Twin Peaks. The funds were wired to Wachovia Bank in Miami, Florida.
9. On March 8, 2006, Brown received the display racks and the Twin Peaks coffee. On March 14, 2006, Stone advised Brown that he did not have time to provide him with locations for his display racks.
10. The distributor agreement described above is not registered under the Act.
11. Respondents omitted to disclose the following facts in connection with the offer and sale of the distributorship to Brown:
 - (a) that the gourmet coffee distributor agreements are not registered under the Act; and
 - (b) that the Colorado address used by Twin Peaks is the address for a business center that provides mail and

answering services for many different businesses.

12. Respondents made the following untrue statements of material facts in connection with the offer and sale of the distributorship to Brown:

- (a) that Twin Peaks is located in Fort Collins, Colorado, when in fact, Twin Peaks is not located in Fort Collins, Colorado;
- (b) that Stinson Hass is the president of Twin Peaks when in fact, Stinson Hass is not affiliated with Twin Peaks;
- (c) that Nation Wide would guarantee performance for the display racks purchased by distributor when in fact, Nation Wide did not guarantee performance of the display racks and did not secure any locations for Brown; and
- (d) that Nation Wide had already secured locations in Oklahoma City, Oklahoma when in fact, Nation Wide had not secured any locations.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

Conclusions of Law

1. The distributorship agreement offered and sold by Respondents is a business opportunity.

2. Respondents offered and sold a business opportunity in and/or from the state of Oklahoma.

3. The offer and sale of the business opportunity by Respondents in this state without registration of the business opportunity under the Act is a violation of Section 806 of the Act.

4. Respondents made untrue statements of material fact and omitted to state material facts in connection with the offer and sale of a business opportunity in this state in violation of Section 819 of the Act.

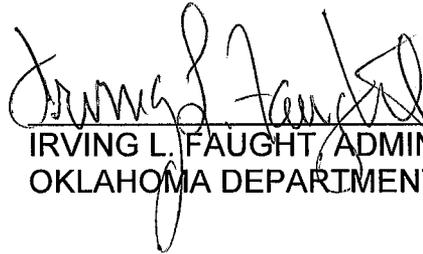
5. Respondents engaged in acts and practices that operated as a fraud or deceit in connection with the offer and sale of a business opportunity in this state in violation of Section 819 of the Act.

To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

IT IS HEREBY ORDERED that Twin Peaks, Gallagher, Boyd, Stone and Nation Wide, cease and desist from the offer and sale of business opportunities in violation of Sections 806 and 819 of the Act.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 19th day of September, 2006.

(SEAL)



IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 19th day of September, 2006, a true and correct copy of the above and foregoing Order to Cease and Desist was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Twin Peaks Gourment Coffee, Inc.
123 N. College Avenue, Suite 200
Fort Collins, CO 80542

Brian Boyd
123 N. College Avenue, Suite 200
Fort Collins, CO 80542

Twin Peaks Gourment Coffee, Inc.
2053 NW 79th Avenue, Suite 220
Doral, FL 33122

Brian Boyd
2053 NW 79th Avenue, Suite 220
Doral, FL 33122

Brian Newman, Registered Agent
Twin Peaks Gourment Coffee, Inc.
2053 NW 79th Avenue, Suite 220
Doral, FL 33122

Nation Wide Locators
123 N. College Avenue, Suite 200
Fort Collins, CO 80542

Dan Gallagher
123 N. College Avenue, Suite 200
Fort Collins, CO 80542

Nation Wide Locators
2053 NW 79th Avenue, Suite 220
Doral, FL 33122

Dan Gallagher
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Doral, FL 33122

Garret Stone
123 N. College Avenue, Suite 200
Fort Collins, CO 80542

Garret Stone
2053 NW 79th Avenue, Suite 220
Doral, FL 33122


Brenda London
Paralegal