STATE OF NORTH CAROLINA

Department of The Secretary of State

In The Matter Of:	)	
THE NORTH CAROLINA SECURITIES DIVISION,	)	
Petitioner,	)	
vs.	)	**FINAL ORDER**
RONALD ALAN BRYANT,	)	**FILE NO. 05-012-CC**
Respondent.	)	

WHEREAS, RONALD ALAN BRYANT (hereinafter "Bryant" or "Respondent") is a natural person who resides at 160 E. Oak Street, Roswell, Georgia, 30075; and

WHEREAS, the Secretary of State of the State of North Carolina (the "Secretary of State"), as Administrator of the North Carolina Securities Act (North Carolina General Statutes, Chapter 78A), the Securities Division of the Department of the Secretary of State (the "Securities Division"), and the Respondent have negotiated this Final Order; and

WHEREAS, the Respondent has cooperated with the Securities Division by responding to inquiries, providing documentary evidence and other materials relating to the Securities Division's securities investigation into certain activities undertaken by Respondent; and

WHEREAS, the Respondent elects to permanently waive any right to judicial review or a hearing and appeal under Chapter 78A (the North Carolina Securities Act) or Chapter 150B of the North Carolina General Statutes (the Administrative Procedure Act) with respect to this Consent Order;

NOW, THEREFORE, the Securities Administrator, acting through her duly appointed Deputy Securities Administrator, pursuant to and under all authority granted by the North Carolina Securities Act, and with the consent of the Respondent, does hereby enter into this Final Order in settlement of the securities investigation into certain activities undertaken by the Respondent.

I.
JURISDICTION AND CONSENT

Respondent admits the jurisdiction of the Securities Division, neither admits nor denies the Findings of Fact and Conclusions of Law contained in this Final Order, and consents to the entry of this Final Order by the Deputy Securities Administrator.

II.
FINDINGS OF FACT

The Securities Administrator, acting by and through her duly appointed Deputy Securities Administrator, makes the following findings of fact regarding a securities investigation into certain activities undertaken by the Respondent:

1. Respondent **RONALD ALAN BRYANT** is a natural person who resides at 160 E. Oak Street, Roswell, Georgia, 30075.

2. Paul Carrier (hereinafter "Carrier") is a natural person who holds himself out as President of Financial Solutions, Inc. and maintains a business office in St. Georges, Grenada, West Indies.

3. Financial Solutions, Inc. (hereinafter "FSI") is a person that holds itself out as a corporation purportedly conducting business in St. Georges, Grenada, West Indies and maintains a web presence at <http://www.financial-solutions.com>.

4. Respondent Ronald Alan Bryant, Paul Carrier and Financial Solutions, Inc. are marketers and sellers of an investment opportunity called "Platinum Savings Account" that purportedly pays "24% interest per year plus compounding!"

5. Beginning in January, 2002 and continuing through December, 2003, Respondent Ronald Alan Bryant, Paul Carrier and Financial Solutions, Inc. offered and sold "Platinum Savings Account" to North Carolina residents and investors by stating that "a single deposit of only

$5,000 could give you a life-time retirement income of over $10,000 per month . . . and never touch the principle [*sic*]!"

6. Prospective investors and investors in the Platinum Savings Account were directed to the website found at <http://www.financial-solutions.com> where investors were directed to invest in the Platinum Savings Account by sending their money to "Financial Solutions, Inc., The Carenage, St. Georges, Grenada, W.I."

7. Upon information and belief, all the investors who have invested with Financial Solutions, Inc. between January 2002 and December 2003 are not receiving any account statements and all requests for the return of any principal have been ignored.

8. The offer and sale of the Platinum Savings Account, as described herein constitutes the "offer" and "sale" of a "security," as those terms are defined pursuant to N.C.G.S. §§ 78A-2(8) and 78A-2(11).

9. By offering and selling the investment contract securities described herein to the public in North Carolina, Respondent was transacting business and acting as a "dealer" or "salesman" within the meaning of N.C.G.S. §§ 78A-2(2) and 78A-2(9).

10. The Platinum Savings Account investment contract securities, as offered and sold to members of the public of North Carolina by Respondent, were not registered with the Securities Division of the Department of the Secretary of State under the provisions of the North Carolina Securities Act prior to being offered and sold in North Carolina, as required by N.C.G.S §78A-24.

11. At all relevant times complained of herein, Respondent was not registered as a dealer or salesman of securities, as required by N.C.G.S §78A-36.

12. In connection with the offer and sale of the aforesaid security to persons in North Carolina, the Respondent omitted to state material facts necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading, in violation of N.C.G.S. §78A-8(2), in that the Respondent omitted to state to offerees that:

a) the security being offered was not registered pursuant to the provisions of the North Carolina Securities Act, in violation of N.C.G.S. §78A-24; and

b) Respondent was not registered as a dealer or salesman of securities pursuant to the provisions of the North Carolina Securities Act, in violation of N.C.G.S. §78A-36(a).

13. It is in the public interest of the citizens of North Carolina and for the protection of investors that Respondent be prohibited from violating the provisions of the Securities Act in connection with selling or making offers to sell securities, buying or soliciting offers to buy securities, and transacting business as a dealer and/or salesman.

III.
CONCLUSIONS OF LAW

1. The Securities Administrator has jurisdiction over the subject matter of this proceeding and over the person of the Respondent.

2. The North Carolina Securities Division finds the Respondent has engaged in conduct in violation of the North Carolina Securities Act, specifically N.C.G.S. §§78A-8, 78A-24 and 78A-36(a).

3. The Securities Administrator finds that the entry of this Final Order is necessary or appropriate in the public interest or for the protection of investors and consistent with the purposes fairly intended by the policy and provisions of the North Carolina Securities Act.

IV.
ORDER

NOW, THEREFORE, with the consent and agreement of the Respondent, it is **HEREBY ORDERED AND AGREED** that Respondent **RONALD ALAN BRYANT** shall immediately and permanently cease and desist from:

a. offering for sale, soliciting offers to purchase, or selling, in or from North Carolina, securities of Financial Solutions, Inc. and any security of any issuer, howsoever denominated, unless and until such securities have been registered pursuant to the provisions of the Securities Act; and

b. offering for sale, soliciting offers to purchase, or selling, in or from North Carolina, securities of Financial Solutions, Inc., or any other security of any issuer, howsoever denominated, unless and until Respondent becomes registered as a dealer or salesman of securities pursuant to the provisions of the Securities Act; and

c. in connection with the offer, sale or purchase of any security, omitting to state material facts necessary in order to make statements made, in light of the circumstances under which such statements were made, not misleading.

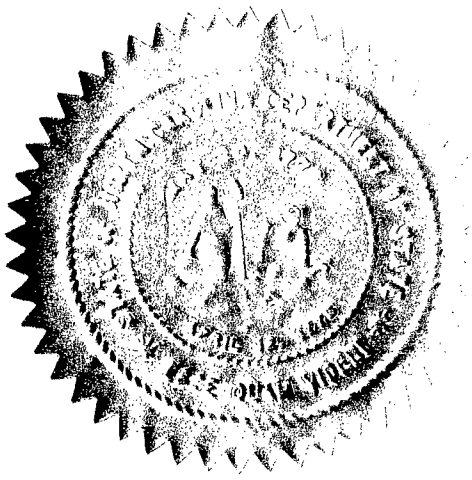
Respondent, by execution of this Final Order, waives any right to a hearing or judicial review thereof. Said Respondent affirmatively states that he has freely agreed to the signing of this Final Order, and that no threats, promises or offers of any kind, other than as stated in this document, have been made by the Securities Administrator, Deputy Securities Administrator,

any member of the staff of the Securities Division, or any agent or employee of the Department of the Secretary of State in connection with the signing of this Consent Order.

This Final Order shall become final upon entry.

WITNESS MY HAND AND THE OFFICIAL SEAL of the North Carolina Department of the Secretary of State, this the 11th day of July 2007.

Time of entry: 11:53 A .M.



ELAINE F. MARSHALL
SECRETARY OF STATE OF NORTH CAROLINA and
SECURITIES ADMINISTRATOR, by

DAVID S. MASSEY
DEPUTY SECURITIES ADMINISTRATOR

CONSENT TO ENTRY OF ORDER BY RONALD ALAN BRYANT

1. **RONALD ALAN BRYANT** hereby acknowledges that he has been served with a copy of this Order, has read the foregoing Order, is aware of his right to a hearing and appeal in this matter, and has waived this right.

2. **RONALD ALAN BRYANT** admits the jurisdiction of the Securities Division, neither admits nor denies the Findings of Fact and Conclusions of Law contained in this Order; and consents to entry of this Order by the Secretary of State.

3. **RONALD ALAN BRYANT** states that no promise of any kind or nature whatsoever was made to him to induce him to enter into this Order and that he has entered into this Order voluntarily.

4. **RONALD ALAN BRYANT** understands that the State of North Carolina may make such public announcement concerning this agreement and the subject matter thereof as the State of North Carolina may deem appropriate.

Dated this 9 day of July, 2007.

By: Ronald A. Bryant
RONALD ALAN BRYANT

SUBSCRIBED AND SWORN TO before me this 9 day of July, 2007.

Notary Public

My Commission expires: June 11, 2010