OFFICE OF THE MISSISSIPPI SECRETARY OF STATE
SECURITIES AND CHARITIES DIVISION

In the Matter of:	)	
	)	
First American Travel	)	Administrative Proceeding
f/k/a First American Travel, Inc.,	)	Number S-09-0290
Rick Schneider and Cyndi Schneider	)	
	)	
	)	
Respondents	)	

CONSENT ORDER

I.

The Securities and Charities Division of the Mississippi Secretary of State's Office ("Division"), having the authority to administer and to provide for the enforcement of all provisions of the Mississippi Securities Act ("Act"), and Respondents do hereby enter into this Consent Order in resolution of the following allegations by the Division of violations of certain provisions of the Act:

1. Respondent, First American Travel ("FA"), f/k/a First American Travel, Inc., is a sole proprietorship located in Hernando, MS.

2. Respondent, Rick Schneider, is a Director, registered agent, and Incorporator of FA.

3. Respondent, Cyndi Schneider, is President of FA.

4. On March 16, 2006 FA filed with the Business Services Division of the Mississippi Secretary of State's Office as a for-profit entity, authorized to sell Ten Thousand (10,000) shares of common stock.

5. After FA failed to file its annual report with the Secretary of State's Office, and after proper notice, on December 26, 2007, First American Travel, Inc. was formally dissolved as a corporation via a Certificate of Dissolution issued by the Business Services Division.

7. Subsequent to its corporate dissolution, on July 23, 2008, Respondents sold FA's Ten Thousand (10,000) shares of common stock to investor Larry Armour. Respondents executed this sale via a "Contract of Sale" of stock in the non-existent First American Travel, Inc. Armour paid Respondents Ten Thousand Dollars for the stock.

8. On November 10, 2009, the Division issued a Subpoena Duces Tecum to Respondents, requesting a complete list of all current and former shareholders of FA, and copies of all FA shareholder agreements and contracts.

9. On November 30, 2009, Rick Schneider responded to the Division's subpoena by stating, in writing, that there were "no past or present shareholders; no investor agreements or contracts; shareholder statements; articles of incorporation, by-laws; operating agreements or amendments; minutes of board meetings; general ledgers; balance sheets or prospectuses, subscription agreements, etc."

10. Respondents' sale of stock in a corporation which did not exist is in violation of Miss. Code Ann. Section 75-71-501(2) and (3), which makes it a violation of the Act for any person, in connection with the sale of securities, to make untrue statements or omissions of material fact, or to engage in any practice which operates as a fraud upon any person.

11. Respondents' failure to maintain books and records of its securities activities—including stockholder ledgers, stock certificates, promotional materials, and sales confirmations—is in violation of Mississippi Securities Act Rule 535.

12. Finally, by submitting a false written response to the Division's Subpoena Duces Tecum, Respondents violated Miss. Code Ann. Section 75-71-115, which makes it unlawful for a person to provide materially false or misleading statements in any document filed with the Secretary of State.

II.

Respondents, under the terms of this Consent Order and solely for the purpose of resolving the foregoing allegations, stipulate without a hearing to the matters set forth above in Paragraph I. Respondents consent to the issuance of this Consent Order and further consent and agree to the undertakings contained herein with no formal administrative hearing and determination of wrongdoing. Furthermore, the undersigned agent for Respondent First American Travel acknowledges that he has been lawfully vested with the authority to enter into this Consent Order on behalf of FA.

III.

THEREFORE, in consideration of a final resolution of the matters set forth herein, the Division and Respondents hereby agree and stipulate as follows:

1. Respondents stipulate to the jurisdiction of the Division as to all matters contained herein under the authority of the Act and acknowledges that the issuance of this Consent Order is solely for the purpose of resolving the matters set forth herein.

2. The Division shall impose a penalty upon Respondent First American Travel in the amount of Five Hundred Dollars ($500.00). FA shall remit payment to the Division, payable to the "Mississippi Secretary of State" upon execution of this Order.

3. The Division shall impose a penalty upon Respondent Cyndi Schneider in the amount of One Thousand Dollars ($1000.00). Cyndi Schneider shall remit payment to the Division, payable to the "Mississippi Secretary of State" upon execution of this Order.

4. The Division shall impose a penalty upon Respondent Rick Schneider in the amount of One Thousand Dollars ($1000.00). Rick Schneider shall remit payment to the Division, payable to the "Mississippi Secretary of State" upon execution of this Order.

5. This Consent Order is in resolution of the matters contained herein. As a result of this Consent Order, the matters contained herein cannot be used as a basis for action by the Division except in determining any penalty as may be imposed by the Division for any future violations of the Act committed by the Respondents and as set forth below.

6. Respondents, individually and collectively, agree that they will comply with the provisions of the Act as currently in effect or as may be subsequently amended.

IV.

In the event any Respondent fails or neglects to comply with any of the terms, stipulations or undertakings set forth in this Consent Order, the Division may, without notice to that Respondent, unilaterally rescind this Order and institute any legal or administrative proceedings it deems appropriate including, but not limited to, proceedings to address the matters set forth herein.

C. DELBERT HOSEMANN, JR.
Secretary of State

By: Mel Thomas
MELANIE THOMAS
Senior Attorney
Securities and Charities Division

Date: 8/31/10

First American Travel

By: _____
Sign Name

Print Name: RICK SCHNEIDER

Title: DIRECTOR

Date: 14 SEP 2010

By: _____
Rick Schneider

Print Name: RICK SCHNEIDER

Date: 14 SEP 2010

By: Cyndi Schneider
Cyndi Schneider

Print Name: Cyndi Schneider

Date: 9/14/2010