

IN THE MATTER OF THE *SECURITIES ACT*,  
S.N.B. 2004, c. S-5.5 (*ACT*)

AND IN THE MATTER OF

**CENTRE DE TRAITEMENT D'INFORMATION  
DE CREDIT (C.T.I.C.) INC., doing business  
as GROUPE FINANCIER CTIC,  
CITCAP GROUPE FINANCIER INC.,  
and PATRICK GAUTHIER**

(Respondents)

---

**CONSENT ORDER**

---

**WHEREAS** on 5 March, 2009, Staff of the New Brunswick Securities Commission (Staff) did file a Motion setting out certain allegations against the respondents, Centre de Traitement d'Information de Credit (C.T.I.C.) Inc. (C.T.I.C.), CITCAP Groupe Financier Inc. and Patrick Gauthier (Gauthier), and seeking relief against said Respondents; and

**WHEREAS** on 19 March 2009, the New Brunswick Securities Commission issued a Notice of Hearing of Motion providing that the hearing of Motion would be held on 15 April, 2009 at 9:00 a.m.; and

**WHEREAS** the Respondents admit to having issued securities in New Brunswick without complying with New Brunswick securities law; and

**WHEREAS** the Respondents are willing to consent to and abide by the relief sought in the Motion filed by Staff and have further agreed to produce audited financial statements in accordance with certain terms and conditions; and

**WHEREAS** the Respondents acknowledge that the investigation of the Respondents by Staff of the New Brunswick Securities Commission shall be ongoing; and

**WHEREAS** the New Brunswick Securities Commission is of the opinion that it is in the public interest to make this Order;



**The Respondents consent to this Order.**

**DATED** at the City of Saint John, New Brunswick, this 14 day of April, 2009.

\_\_\_\_\_  
"original signed by"

Arthur Doyle  
Cox & Palmer  
Counsel to the Respondents

**Staff of the New Brunswick Securities Commission consents to this Order.**

**DATED** at the City of Saint John, New Brunswick, this 14th day of April, 2009.

\_\_\_\_\_  
"original signed by"

Mark McElman  
Counsel to Staff of the Commission