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COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0308

DEPARTMENT OF FINANCIAL INSITIUTIONS COMPLAINANT

V.

HUMBERT MORTGAGE, INC. RESPONDENT

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Humbert Mortgage, Inc. ("Humbert Mortgage") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan broker (License #MB22182) whose principal office is located at 1250 Springfield Pike, Cincinnati, Ohio 45215.

2. On July 9, 2012, an examination was conducted into the condition, workings and affairs of Humbert Mortgage office to determine whether: (1) it was in compliance with applicable laws and regulation; (2) its practices and policies had an adverse impact on prospective borrowers; and (3) it was being operated efficiently, fairly, and in the public interest.

3. In the course of that examination it was discovered that Humbert Mortgage violated Chapter 286.8-030(1)(d) of the Kentucky Revised Statutes by employing or using an unregistered individual to originate or process residential mortgage loans with Kentucky residents.

AGREEMENT AND ORDER

The Department of Financial Institutions and Humbert Mortgage, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. Humbert Mortgage agrees to pay a fine in the amount of Two Thousand Five Hundred Dollars ($2,500) for the violation set forth above, which fine shall be made payable to the "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: William Owsley, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, Humbert Mortgage waives its right to demand a hearing, at which Humbert Mortgage would be entitled to legal representation, to confront and cross examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf. Further, Humbert Mortgage consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

3. In consideration of the execution of this Agreed Oder, Humbert Mortgage, for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, the DFI, Office of Legal Services, and each of their members, agents and employees in their individual capacities, from any and all manner of actions, causes of actions, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Humbert Mortgage ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this examination, administrative action or order.

4. By signing below, the parties acknowledge that they have read the foregoing Agreed Order, know and understand its contents, and that they are authorized to enter into and executed this Agreed Order and legally bind their respective parties.

5. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 10th day of December, 2012.

Charles A. Vice, Commissioner

Consented to:

This 7th day of December, 2012

~~Lisa Tiemeyer, Director~~ Authorized Representative
Division of Non-depository Institutions
Department of Financial Institutions

This 3 day of December 2012

Humbert Mortgage, Inc.

BY: _____
ITS: President