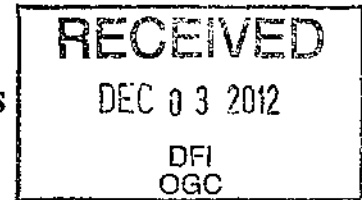


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0311



IN THE MATTER OF:
1ST SIGNATURE LENDING
54 N. 9TH STREET, SUITE 234
NOBLESVILLE, IN 46060

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. 1st Signature Lending ("1st Signature") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan company (License #MC80864) whose principal office is located at 54 N. 9th Street, suite234, Noblesville, Indiana 46060.

2. On August 23, 2012, an off-site examination was conducted into the condition, workings and affairs of 1st Signature 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 1st Signature violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using two unregistered individuals to process loans in Kentucky.

AGREEMENT AND ORDER

The Department of Financial Institutions and 1st Signature, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. 1st Signature agrees to pay a fine in the amount of Two Thousand Dollars (\$2,000) for the violations set forth above, which 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.

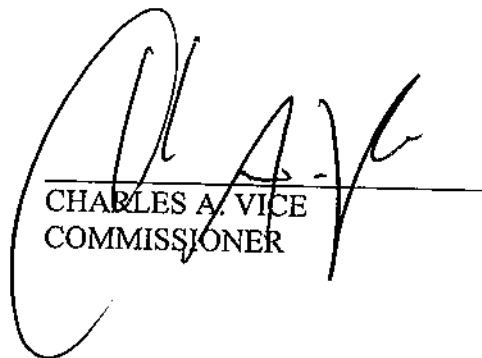
2. In regard to this matter, 1st Signature waives its right to demand a hearing, at which 1st Signature would be entitled to legal representation, to confront and cross examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf. Further, 1st Signature consents 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 Order, 1st Signature, for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth, 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 1st Signature ever had, now has, may have or claim to have against any and all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

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 execute this Agreed Order and legally bind their respective parties.

5. This Settlement Agreement shall constitute the Final Order in this matter.

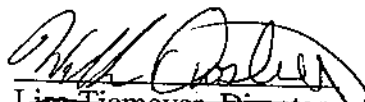
IT IS SO ORDERED on this the 10th day of December, 2012.



CHARLES A. VICE
COMMISSIONER

Consented to:


This 4th day of December, 2012



Lisa Tiemeyer, Director William Dowsley, legal counsel
Division of Nondepository Financial Institutions
Department of Financial Institutions

Consented to:

This 26 day of Nov, 2012

1st Signature Lending
BY: 
ITS: President