



**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2026-DFI-0064**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

AMERICAN FIRST FUNDING, LLC F/K/A
LAKEVIEW LENDING, LLC

RESPONDENT

EMERGENCY ORDER OF SUSPENSION

* * * * *

Comes now the Commonwealth of Kentucky, by and through the Commissioner of the Department of Financial Institutions (“DFI”), and hereby enters this Emergency Order, pursuant to KRS Chapter 286.8, immediately suspending the mortgage broker license of the Respondent, American First Funding, LLC, formerly known as Lakeview Lending, LLC (“Respondent”):

PARTIES

1. DFI is responsible for regulating and licensing mortgage loan companies in accordance with the provisions of KRS Chapter 286.8.
2. Respondent is licensed as a mortgage company in the Commonwealth of Kentucky with a principal office address of 25925 Telegraph Road, Suite 300, Southfield, MI 48033. The registered agent address on file in Kentucky is Incorp Services, Inc. at 828 Lane Allen Road Suite 219, Lexington, Kentucky 40504. Respondent’s Kentucky license number is MC867638. Respondent’s NMLS number is 2362008.

STATEMENT OF FACTS

3. Blake Michael Jabiro (“Jabiro”) was listed as a fifty percent (50%) owner, officer, and control person of Respondent on Respondent’s filings with DFI.
4. Jabiro was licensed as a mortgage loan originator in the state of Minnesota.
5. On or about April 28, 2025, a consent order was entered by the Department of Commerce of Minnesota revoking Jabiro’s mortgage loan originator license.
6. On or about October 22, 2025, Respondent filed an MU1 which failed to disclose Jabiro’s Minnesota license revocation.
7. Jabiro had previously held a mortgage loan originator license in the state of Colorado.
8. On or about January 16, 2026, Jabiro’s mortgage loan originator’s license was permanently surrendered as part of an order in which Jabiro stipulated to certain violations of Colorado law applicable to the holders of mortgage loan originator’s license.
9. The underlying substance of the Minnesota revocation was related to accusations of forged signatures.
10. The underlying substance of the Colorado license surrender involved revocation by a prior state and failure to make accurate and timely notice of the prior license revocation.
11. The October 22, 2025, MU1 filing by respondent explicitly asked the following:
 - (C) In the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:
 - (1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical?
 - (2) found the entity or control affiliate to have been involved in a violation of a financial services-related regulation(s) or statute(s)?
 - (3) found the entity or a control person affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked, or restricted?

- (4) entered an order against the entity or a control affiliate in connection with a financial services-related activity?
- (5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities?"

- 12. Respondent's answer to each of the questions in paragraph 11 above was "No."
- 13. Jabiro is a control person of Respondent as that term is defined in the instructions for form MU1.

COUNT ONE- FALSE STATEMENTS MADE TO THE COMMISSIONER AND THE NATIONAL MULTISTATE LICENSING SYSTEM AND REGISTRY

- 14. Complainant DFI hereby restates and incorporates paragraphs 1-13 as if restated here.
- 15. KRS 286.8-220(1) prohibits a person from making a materially false or misleading statement in any document filed with the commissioner, a governmental agency, or the National Multistate Licensing System and Registry ("NMLS").
- 16. Respondent's MU1 of October 22, 2025, is a document filed with the commissioner, a governmental agency, or the NMLS.
- 17. Respondent's answers to the MU1's questions in part C, questions 1-5, were false in a material respect by virtue of failing to acknowledge the prior violations and administrative actions including revocation, of Jabiro, who was at all times a control person. These false answers are violations of KRS 286.8-220(1).

COUNT TWO- FAILURE TO MAKE REQUIRED DISCLOSURES

- 18. Complainant DFI hereby restates and incorporates paragraphs 1-17 as if restated here.
- 19. KRS 286.8-220(2)(h) prohibits failure to make disclosures required under the relevant subtitle.

20. Jabiro's prior license revocation and disciplinary history were required disclosures.

21. In failing to disclose Jabiro's prior license revocation and disciplinary history, Respondent, violated KRS 286.8-220(2)(h).

STATUTORY AUTHORITY FOR THIS ACTION

22. The commissioner may enter an emergency order suspending the license of any mortgage loan company or broker without notice or hearing if it appears on grounds satisfactory to the commissioner that the company or broker has engaged in or is engaging in unsafe, unsound, and illegal practices that pose an imminent threat to the public interest. KRS 286.8-048(1).

23. One or more of the following circumstances shall be considered sufficient grounds for an emergency order under KRS 286.8-048(2) if it appears on grounds satisfactory to the commissioner that:

(a) The mortgage loan broker, mortgage loan company, or mortgage loan originator does not meet or has failed to comply with more than one (1) of the requirements of this subtitle and the violations appear to be willful;

(b) The mortgage loan broker or mortgage loan company is in such financial condition that it cannot continue in business with safety to its customers;

(c) The mortgage loan broker, mortgage loan company, or mortgage loan originator has been indicted, charged with, or found guilty of any act involving fraud, deception, theft, or breach of trust, or is the subject of an administrative cease-and-desist order or similar order, or of a permanent or temporary injunction currently in effect entered by any court or agency of competent jurisdiction;

(d) The mortgage loan broker, mortgage loan company, or mortgage loan originator has made any misrepresentations or false statements to, or concealed any essential or material fact from, any person in the course of doing business in the mortgage lending process, or has engaged in any course of business that has worked or tended to work a fraud or deceit upon any person or would so operate;

(e) The mortgage loan broker, mortgage loan company, or mortgage loan originator has made or caused to be made to the commissioner any false representation of material fact, has refused to permit an examination, or has refused or failed, within

a reasonable time, to furnish any information or make any report that may have been requested or required by the commissioner;

(f) The mortgage loan broker, mortgage loan company, or mortgage loan originator has had any license, registration, or claim of exemption related to the financial services industry denied, suspended, or revoked under the laws of this state or any other state of the United States, or has surrendered or terminated any license, registration, or claim of exemption issued by this state or any other jurisdiction under threat of administrative action; or

(g) The surety bond required under KRS 286.8-060 has terminated, expired, or no longer remains in effect.

CONCLUSIONS OF LAW

24. Respondent has engaged in and is engaging in unsafe, unsound, and illegal practices that pose an imminent threat to the public interest, to wit:

- a. Per KRS 286.8-048(2)(a), the Respondent mortgage loan company has failed to comply with more than one (1) requirement of this subtitle, and such failure appears to be willful.
- b. Per KRS 286.8-048(2)(d), the Respondent mortgage loan company has made misrepresentations or false statements or concealed essential or material facts from any person in the course of doing business in the mortgage lending process.
- c. Per KRS 286.8-048(2)(e) the Respondent mortgage loan company made or caused to be made to the commissioner any false representation of material fact.

ORDER

Based on the foregoing Findings of Fact, Statutory Authority, and Conclusions of Law, the Commissioner hereby **ORDERS** as follows:

1. The mortgage loan company license of Respondent, American First Funding, LLC formerly known as Lakeview Lending, LLC. is **SUSPENDED** and shall remain suspended until this Order is rescinded by subsequent Order.
2. Respondent, American First Funding, LLC formerly known as Lakeview Lending, LLC shall **CEASE AND DESIST** from engaging in the mortgage loan company business in Kentucky and shall **CEASE AND DESIST** from acting as a mortgage loan company in Kentucky.

HEARING RIGHTS

You are hereby notified that you have the right to request an emergency hearing on this matter, in writing, within twenty (20) days of the entry of this Order. If requested, an administrative hearing shall be held pursuant to the provisions of KRS 13B. Please submit any request for hearing to Eric Richardson, Staff Attorney, Kentucky Department of Financial Institutions, 500 Mero St. 2SW19, Frankfort, Kentucky 40601.

IT IS SO ORDERED on this the 7th day of May, 2026.



Marni Rock Gibson
Commissioner
Department of Financial Institutions
500 Mero St. 2SW19
Frankfort, KY 40601

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Order of Emergency Suspension** was served by certified mail, return receipt requested, on this the 7 day of May, 2026 to:

American First Funding, LLC
25925 Telegraph Rd.
Suite 300
Southfield, MI 48033

Incorp Services, Inc.
Registered Agent for American First Funding, LLC
828 Lane Allen Road
Suite 219
Lexington, Kentucky 40504

Department of Financial Institutions
500 Mero St. 2SW19
Frankfort, KY 40601

/s/Eric Richardson
Eric Richardson
Staff Attorney
Department of Financial Institutions
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