

**COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2011-AH-0082**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

ALISHA LEAH BARNES

RESPONDENT

**FINAL ORDER REINSTATING  
MORTGAGE LOAN PROCESSOR REGISTRATION**

\* \* \* \* \*

Comes now the Commonwealth of Kentucky, by and through the Commissioner of the Department of Financial Institutions (“DFI”), and hereby enters this **Final Order**, pursuant to KRS Chapter 286.8, reinstating the mortgage loan processor registration of the Respondent, Alisha Leah Barnes (“Respondent”):

**FINDINGS OF FACT**

1. The DFI is responsible for regulating and licensing mortgage loan companies, brokers, originators and processors in accordance with the provisions of KRS Chapter 286.8, the Mortgage Licensing and Regulation Act (“the Act”).
2. On June 28, 2011, the DFI entered a Final Order Suspending Mortgage Loan Processor Registration against Respondent, based on its findings that Respondent had failed to demonstrate sufficient financial responsibility to ensure compliance with the registration requirements of KRS 286.8-255(9)(c) and 808 KAR 12:021(5), and had failed to furnish within a reasonable time the information requested and required by the DFI regarding the matter.

3. However, on July 8, 2011, the DFI obtained sufficient information to determine that Respondent currently satisfies the financial responsibility requirements of KRS 286.8-255(9)(c) and 808 KAR 12:021(5).

4. Accordingly, based on the foregoing, the Commissioner **ORDERS** that the mortgage loan processor registration of Alisha Leah Barnes is hereby **REINSTATED**, and that its June 28, 2011 Final Order Suspending Mortgage Loan Originator Registration is hereby **VACATED**.

This is a **FINAL AND APPEALABLE ORDER**. This Final Order shall become effective upon completion of service as set forth in KRS 286.8-044, KRS 13B.120, and KRS 13B.050.

**IT IS SO ORDERED** on this the 8<sup>th</sup> day of July, 2011.

  
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CHARLES A. VICE  
COMMISSIONER

**NOTICE OF APPEAL RIGHTS**

Pursuant to KRS 286.8-210, you are hereby notified that you have the right to appeal this Final Order of the Commissioner. If you chose to appeal, you must file a written Notice of Appeal with the Franklin Circuit Court within sixty (60) days after entry of this Final Order. A copy of any Appeal Petition must also be served on the Commissioner.

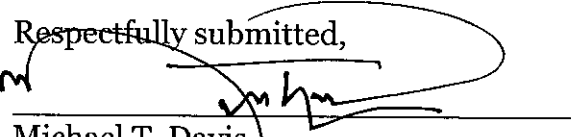
**Certificate of Service**

I hereby certify that a copy of the foregoing Final Order was sent by certified mail, return receipt requested, on this the 11<sup>th</sup> day of July, 2011 to:

Alisha Leah Barnes  
16683 Arbor Circle  
Huntington Beach, California 92647

Respectfully submitted,

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Michael T. Davis  
Counsel

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