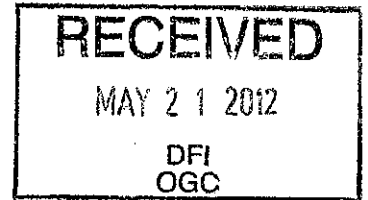


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH- 0136

IN THE MATTER OF:
AMERICAN ADVISORS GROUP
3800 W. CHAPMAN AVE., THIRD FLOOR
ORANGE, CA. 92868



AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. American Advisors Group (“AAG”) is licensed with the Department of Financial Institutions (“DFI”) as a mortgage loan company (License #MC24577) whose principal office is located at 3800 West Chapman Avenue, Third Floor, Orange, California 92868.

2. On May 16, 2011, an off-site examination was conducted into the condition, workings and affairs of AAG 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 AAG violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using three unregistered individuals to process loans in Kentucky.

AGREEMENT AND ORDER

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


1. AAG agrees to pay a fine in the amount of Three Thousand Dollars (\$3,000) 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, AAG waives its right to demand a hearing, at which AAG 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, AAG 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. This Settlement Agreement shall constitute the Final Order in this matter.


IT IS SO ORDERED on this the 25th day of May, 2012.



Commissioner

Consented to:

This 23 day of MAY, 2012



Division of Nondepository Financial Institutions
Department of Financial Institutions

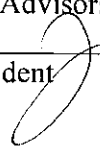
Consented to:

This 14 day of May, 2012

American Advisors Group

BY: _____

ITS: President

A handwritten signature in black ink, consisting of a large, stylized loop that crosses itself, positioned over the signature line.