

**COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-207**

IN THE MATTER OF:
AMERICA'S MORTGAGE BROKER, LLC
D/B/A AFFORDABLE HOME FUNDING

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. America's Mortgage Broker, LLC d/b/a Affordable Home Funding ("America's Mortgage Broker") is licensed with the Office of Financial Institutions ("OFI") as a mortgage loan broker whose principal office is located at 324 N. Dale Mabry Hwy, Suite 100, Tampa, Florida 33609.
2. In March 2008, OFI examiners attempted to examine a branch of America's Mortgage Broker located at 2807 Amsterdam Road, Villa Hills, Kentucky pursuant to KRS 286.8-170. Upon arrival, the branch office was vacant.
3. In the course of contacting America's Mortgage Broker to inquire about the vacant office, it was discovered that America's Mortgage Broker violated Chapter 286.8 of the Kentucky Revised Statutes by employing an unregistered individual to originate loans in Kentucky.

AGREEMENT AND ORDER

The Office of Financial Institutions and America's Mortgage Broker, in the interest of economically and efficiently resolving the violation described in the foregoing Background and Factual Findings, agree as follows:

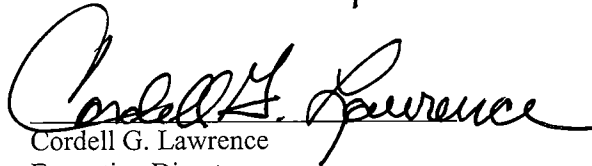
1. America's Mortgage Broker, LLC d/b/a Affordable Home Funding agrees to pay a fine in the amount of two thousand five hundred dollars (\$2,500) for the violation

set forth above, which shall be made payable to "Kentucky State Treasurer" and mailed to the Office of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, America's Mortgage Broker waives its right to demand a hearing, at which America's Mortgage Broker would be entitled to legal representation, to confront and cross examine witnesses for the Office of Financial Institutions, and to present evidence on its own behalf. Further, America's Mortgage Broker consents to and acknowledges the jurisdiction of the Office 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 28 day of May, 2008.



Cordell G. Lawrence
Executive Director

Consented to:

This 23 day of May, 2008

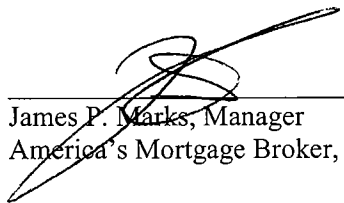
This 15 day of MAY, 2008


David Coyle, Director
Division of Financial Institutions
Office of Financial Institutions


James P. Marks, COO
America's Mortgage Broker, LLC
d/b/a Affordable Home Funding

STATEMENT OF AUTHORIZATION


I, James P. Marks, state on behalf of America's Mortgage Broker, LLC, a limited liability company organized in Florida doing business in Kentucky as a mortgage loan broker, that I have read the foregoing Agreed Order; that I know and fully understand its contents; that I am a manager authorized to enter into and execute this Agreed Order on behalf of America's Mortgage Broker, LLC, that America's Mortgage Broker, LLC, agrees freely and without threat of coercion of any kind to comply with the terms and conditions stated herein; and that America's Mortgage Broker, LLC voluntarily agrees to enter into this Agreed Order, expressly waiving any right to a hearing on the matters described herein.

By: 
James P. Marks, Manager
America's Mortgage Broker, LLC

STATE OF Florida)
COUNTY OF Hillsborough)

On this the 15th day of MAY, 2008, before me Michelle Lugo, the undersigned officer, **James P. Marks**, did personally appear and acknowledge himself to be a Manager of America's Mortgage Broker, LLC, and that he, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.


Notary Public
Date Commission Expires.

