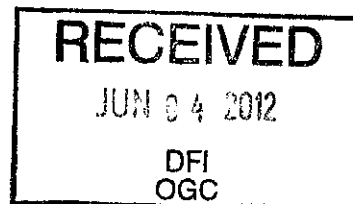


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0149



IN THE MATTER OF:
CMCO MORTGAGE, LLC
D/B/A HOME LENDING SOURCE
2701 W. OAKLAND PARK BLVD., SUITE 101
OAKLAND PARK, FL 33111

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. CMCO Mortgage, LLC d/b/a Home Lending Source (Home Lending Source) is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan company (License #MC76123) whose principal office is located at 2701 W. Oakland Park Blvd., Suite 101, Oakland Park, Florida 33111.
2. On January 19, 2012, an on-site examination was conducted into the condition, workings and affairs of Home Lending Source's branch office located at 2303 Hurstbourne village, Suite 1200, Louisville, Kentucky 40299 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 Home Lending Source violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using one unregistered individual to process a residential mortgage loan process involving a Kentucky borrower.

AGREEMENT AND ORDER

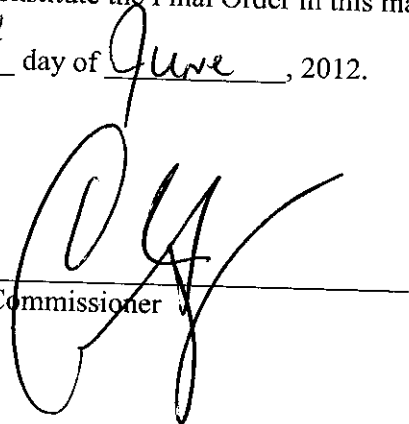
The Department of Financial Institutions and Home Lending Source, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. Home Lending Source agrees to pay a fine in the amount of One Thousand Dollars (\$1,000) 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, Home Lending Source waives its right to demand a hearing, at which 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, Home Lending Source 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.

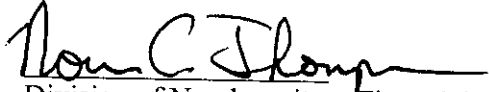
IT IS SO ORDERED on this the 4th day of June, 2012.



Commissioner

Consented to:

This 1 day of Jun, 2012



Division of Nondepository Financial Institutions
Department of Financial Institutions

Consented to:

This 1 day of Jun, 2012

CMCO, LLC
d/b/a Home Lending Source

BY: 

ITS: President

6/1/12