

**COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-026**

IN THE MATTER OF:
CAPITAL LENDING SOURCE, LLC

SETTLEMENT AGREEMENT

BACKGROUND AND FACTUAL FINDINGS

1. Capital Lending Source, LLC is licensed with the Office of Financial Institutions (“OFI”) as a mortgage broker located at 133 Venture Court, Suite 110, Lexington, KY 40511.

2. In January 2008, an investigation by OFI revealed that Capital Lending Source, LLC violated Chapter 286.8 of the Kentucky Revised Statutes by employing an unregistered loan officer/originator.

AGREEMENT AND ORDER

The Office of Financial Institutions and Capital Lending Source, LLC, in the interest of economically and efficiently resolving the issues raised in the foregoing Background and Factual Findings, agree as follows:

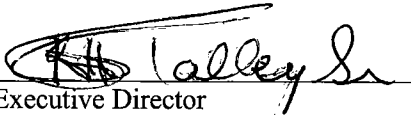
1. Capital Lending Source, LLC agrees to pay a fine in the amount of two thousand (\$2,000) dollars for the violation set forth above, which shall be made payable to “Kentucky State Treasurer” and mailed to the Office of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, Capital Lending Source, LLC waives its right to demand a hearing, at which Capital Lending Source, LLC 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, Capital Lending Source,

LLC 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.

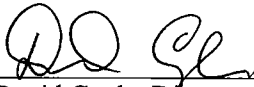
IT IS SO ORDERED on this the 11th day of April, 2008.


Executive Director

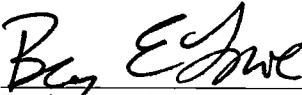
Consented to:

This 8th day of April, 2008.

This 28th day of March, 2008.



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



Benjamin Erich Lowe, President
Capital Lending Source, LLC