



### Conclusions of Law

1. The Office of Financial Institutions has jurisdiction over this action pursuant to KRS 286.08.
2. Based upon the foregoing findings of fact, the Respondent is in Default of Answer and the allegations contained in the aforementioned Administrative Complaint are deemed to be true as if fully admitted thereto.


### Final Order

Based upon the foregoing findings of fact and conclusions of law, it is hereby

ORDERED as follows:

1. The registration of David M. Rose as a mortgage loan officer is HEREBY REVOKED.
2. This is a FINAL AND APPEALABLE ORDER.

SO ORDERED this 28<sup>th</sup> day of March, 2007.

  
Cordell G. Lawrence  
Executive Director  
Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601

**Certificate of Service**

I hereby certify that a true copy of this FINAL ORDER was sent on this the 28<sup>th</sup> day of March, 2007 by Messenger Mail to the Hon. Thomas J. Hellmann, Hearing Officer, Division of Administrative Hearings, Office of the Attorney General, 1024 Capital Center Drive, Frankfort, Kentucky 40601, and by certified mail, postage prepaid, to Mr. David Rose at the following addresses: Hardin County Detention Center, P.O. Box 1390, Elizabethtown, Kentucky 42702 and 215 North 11<sup>th</sup> Street, West Point, Kentucky 40601.



David A. Stringer  
Counsel for Complainant  
Office of Financial Institutions  
1025 Capital Center Drive  
Frankfort, Kentucky 40601  
(502) 573-3390