

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. ~~2012~~-AH-2013 0063**

IN THE MATTER OF:
EVERETT FINANCIAL, INC. D/B/A
SUPREME LENDING
14801 QUORUM DRIVE, SUITE 300
DALLAS, TX 75254

SETTLEMENT AGREEMENT AND ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Everett Financial, Inc. d/b/a/ Supreme Lending ("Everett") is license with the Department of Financial Institutions ("DFI") as a mortgage loan company (License #MC80769) whose principal office is located at 14801 Quorum Drive, Suite 300, Dallas, Texas 75254.

2. On June 27, 2012, an off-site examination was conducted into the condition, workings and affairs of Everett's Paducah, Kentucky branch 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. As a result of that examination, the DFI alleged that Everett violated KRS 286.8-030(1)(d) by employing or using an unregistered loan processor in connection with two residential mortgage loans in Kentucky.

SETTLEMENT AGREEMENT AND ORDER

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

1. Everett agrees to pay a civil penalty in the amount of One Thousand Dollars (\$1,000) for the alleged violation 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.

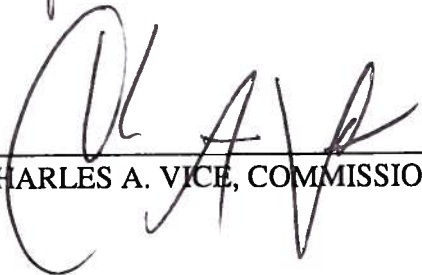
2. In regard to this matter, Everett waives its right to demand a hearing, at which Everett would be entitled to legal representation, to confront and cross-examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf. Further, Everett consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter.

3. In consideration of the execution of this Settlement Agreement and Order, Everett, for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth, the DFI, Office of Legal Services, and each of their members, agents and employees in their individual capacities, from any and all manner of actions, causes of actions, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Everett ever had, now has, may have or claim to have against any and all of the persons or entities named in this paragraph arising out of or by reason of this examination or this Settlement Agreement and Order.

4. By signing below, the parties acknowledge that they have read the foregoing Settlement Agreement and Order, know and understand its contents, and that they are authorized to enter into and execute this Settlement Agreement and Order and legally bind their respective parties.

5. This Settlement Agreement and Order shall constitute the final resolution of this matter.

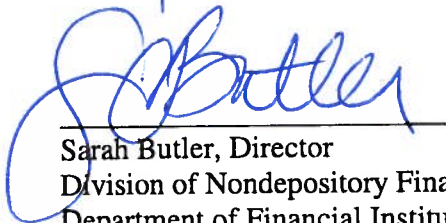
IT IS SO ORDERED on this the 8th day of April, 2013



CHARLES A. VICE, COMMISSIONER

Consented to:

This 4 day of APRIL, 2013




Sarah Butler, Director
Division of Nondepository Financial Institutions
Department of Financial Institutions

Consented to:

This 29 day of March, 2013

Everett Financial, Inc.

By: 

Its: President