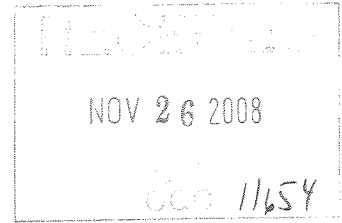


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-2782



IN THE MATTER OF:
EXECUTIVE MORTGAGE, LLC

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Executive Mortgage, LLC is licensed with the Department of Financial Institutions (“DFI”) as a mortgage loan company whose principal office is located at 1650 UPS Drive, Suite 103, Louisville, Kentucky 40223.

2. On June 12-13, 2008, an examination was conducted into the condition, workings, and affairs of this location in order to determine whether: (1) it was in compliance with applicable laws and regulations; (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 Executive Mortgage, LLC violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using three (3) unregistered individuals to originate loans in Kentucky.

AGREEMENT AND ORDER

The Department of Financial Institutions and Executive Mortgage, LLC, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

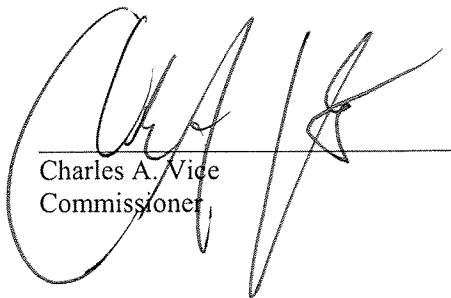
1. Executive Mortgage, LLC agrees to pay a fine in the amount of seven thousand five hundred dollars (\$7,500) for the violations set forth above, which shall be in the form of a certified check or money order made payable to “Kentucky State

Treasurer" and mailed to the Department of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601 prior to the entry of this Order.

2. In regard to this matter, Executive Mortgage, LLC waives its right to demand a hearing, at which Executive Mortgage, LLC 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, or to otherwise appeal or set aside this Order. Further, Executive Mortgage, LLC 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 Agreed Order shall constitute the Final Order in this matter.

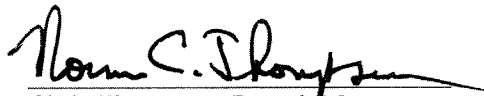
IT IS SO ORDERED on this the 1st day of December, 2008.



Charles A. Vice
Commissioner


Consented to:

This 1 day of Dec, 2008



Chris Thompson, Branch Manager
Division of Financial Institutions
Department of Financial Institutions

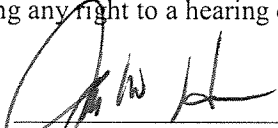
This 25 day of Nov, 2008



James Harper, President
Executive Mortgage, LLC

STATEMENT OF AUTHORIZATION


I, **James Harper**, state on behalf of Executive Mortgage, LLC, that I have read the foregoing Agreed Order; that I know and fully understand its contents; that I am an officer authorized to enter into and execute this Agreed Order on behalf of Executive Mortgage, LLC, that Executive Mortgage, LLC, agrees freely and without threat of coercion of any kind to comply with the terms and conditions stated herein; and that Executive Mortgage, LLC, voluntarily agrees to enter into this Agreed Order, expressly waiving any right to a hearing on the matters described herein.

By: 
James Harper, President
Executive Mortgage, LLC

STATE OF Kentucky)
)
COUNTY OF Jefferson)

On this the 25 day of Nov, 2008, before me Cindy Alberico the undersigned officer, **James Harper**, did personally appear and acknowledge himself to be a managing member of Executive Mortgage, LLC, and that he, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

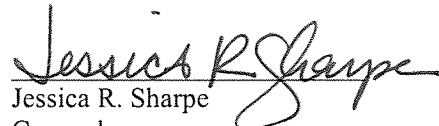
In witness whereof I hereunto set my hand.


Notary Public
Date Commission Expires:
May 10, 2010
State @ KY

Certificate of Service

I, Jessica R. Sharpe, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 4th day of Dec., 2008 by certified mail, return receipt requested, to the following:

Executive Mortgage, LLC
ATTN: James Harper
1650 UPS Drive, Suite 103
Louisville, Kentucky 40223


Jessica R. Sharpe
Counsel
Department of Financial Institutions
1025 Capital Center Drive
Frankfort, Kentucky 40601
(502) 573-3390

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-275**

IN THE MATTER OF:
HOUSING FINANCIAL GROUP LTD., LLC

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Housing Financial Group Ltd., LLC is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan broker whose principal office is located at 100 Techne Center Drive, Suite 105, Milford, Ohio 45150.

2. On July 9, 2008, an examination was conducted into the condition, workings, and affairs of this location in order to determine whether: (1) it was in compliance with applicable laws and regulations; (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 Housing Financial Group Ltd., LLC violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using one (1) unregistered individual to originate loans in Kentucky.

AGREEMENT AND ORDER

The Department of Financial Institutions and Housing Financial Group Ltd., LLC, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

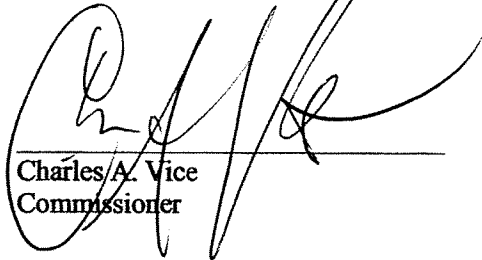
1. Housing Financial Group Ltd., LLC agrees to pay a fine in the amount of two thousand five hundred dollars (\$2,500) for the violations set forth above, which shall be in the form of a certified check or money order made payable to "Kentucky State

Treasurer" and mailed to the Department of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601 prior to the entry of this Order.

2. In regard to this matter, Housing Financial Group Ltd., LLC waives its right to demand a hearing, at which Housing Financial Group Ltd., LLC 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, or to otherwise appeal or set aside this Order. Further, Housing Financial Group Ltd., LLC 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 Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 2nd day of December, 2008.

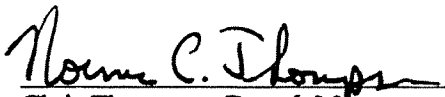


Charles A. Vice
Commissioner

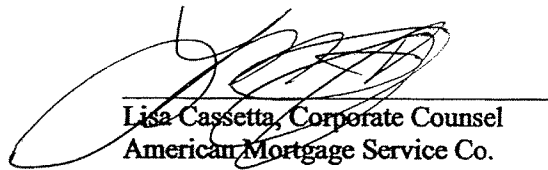
Consented to:

This 1 day of Dec., 2008

This 24th day of November, 2008



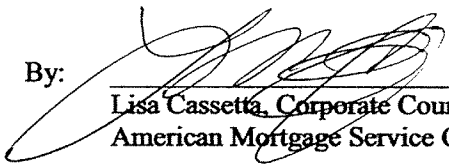
Chris Thompson, Branch Manager
Division of Financial Institutions
Department of Financial Institutions



Lisa Cassetta, Corporate Counsel
American Mortgage Service Co.
Owner/Shareholder of
Housing Financial Group Ltd., LLC

STATEMENT OF AUTHORIZATION

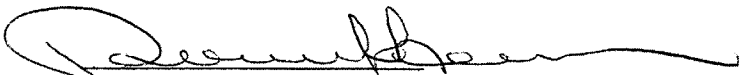
I, **Lisa Cassetta**, state on behalf of Housing Financial Group Ltd., LLC, that I have read the foregoing Agreed Order; that I know and fully understand its contents; that I am an officer authorized to enter into and execute this Agreed Order on behalf of Housing Financial Group Ltd., LLC, that Housing Financial Group Ltd., LLC, agrees freely and without threat of coercion of any kind to comply with the terms and conditions stated herein; and that Housing Financial Group Ltd., LLC, voluntarily agrees to enter into this Agreed Order, expressly waiving any right to a hearing on the matters described herein.

By: 
Lisa Cassetta, Corporate Counsel
American Mortgage Service Co.

STATE OF Ohio)
COUNTY OF Hamilton)

On this the 24th day of November, 2008, before me LISA MCASSETTA the undersigned officer, **Lisa Cassetta**, did personally appear and acknowledge herself to be corporate counsel for American Mortgage Service Company, and that she, 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:

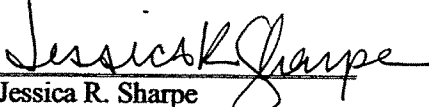


DEBORAH L. LEEVER
Notary Public State of Ohio
My Commission Expires Dec. 14, 2012

Certificate of Service

I, Jessica R. Sharpe, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 10th day of Dec., 2008 by certified mail, return receipt requested, to the following:

Ms. Lisa Cassetta
Corporate Counsel
American Mortgage Service Company
11503 Springfield Pike
Cincinnati, Ohio 45246


Jessica R. Sharpe
Counsel
Department of Financial Institutions
1025 Capital Center Drive
Frankfort, Kentucky 40601
(502) 573-3390