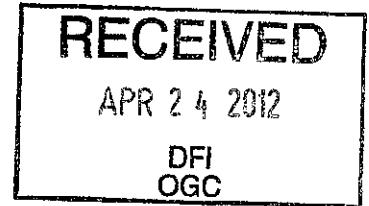


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0115

IN THE MATTER OF:
FRANKLIN MORTGAGE SOLUTIONS, LLC
834 W. CENTRAL AVE.
SPRINGBORO, OHIO 45066



AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Franklin Mortgage Solutions, LLC ("Franklin Mortgage") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan broker whose principal office is located at 835 W. Central Avenue, Springboro, Ohio 45066.
2. On November 21, 2011, an examination was conducted into the condition, workings and affairs of Franklin Mortgage 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 Franklin Mortgage violated Chapter 286.8-030(1)(d) of the Kentucky Revised Statutes by employing or using an unregistered loan processor in connection with a residential real estate mortgage loans in Kentucky.

AGREEMENT AND ORDER

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

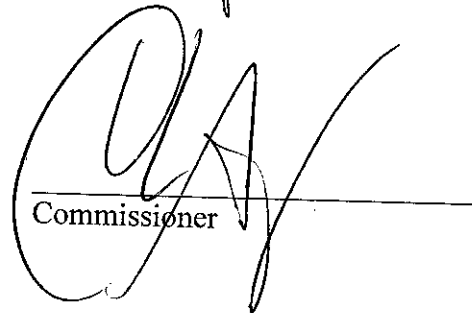
1. Franklin Mortgage agrees to pay a fine in the amount of One Thousand Dollars (\$1,000) for the violations set forth above, which shall be made payable to the "Kentucky State

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, Franklin Mortgage waives its right to demand a hearing, at which Franklin Mortgage 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, Franklin Mortgage 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.

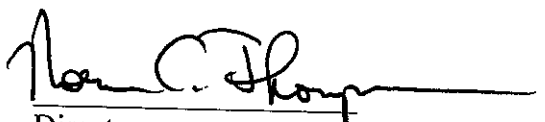
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 27th day of April, 2012.


Commissioner

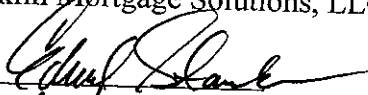
Consented to:

This 26 day of April, 2012


Director
Division of Non-depository Institutions
Department of Financial Institutions

This 19 day of April, 2012

Franklin Mortgage Solutions, LLC

BY: 

ITS: Member