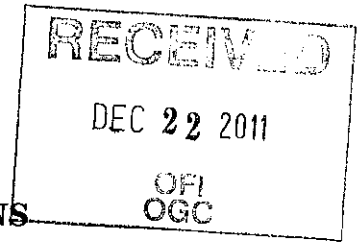


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2011-AH-0196



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

AGREED ORDER

GENWORTH FINANCIAL HOME EQUITY ACCESS, INC.

RESPONDENT

* * * * *

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing mortgage loan brokers, mortgage loan companies, mortgage loan originators, and mortgage loan processors in accordance with the provisions set forth in KRS Chapter 286.8, the Mortgage Licensing and Regulation Act (the “Act”).

2. Genworth Financial Home Equity Access, Inc. (“Respondent”) is licensed as a mortgage loan company in Kentucky pursuant to the Act. Respondent’s initial license was effective on March 17, 2008 and in effect at all times relevant herein. Respondent’s Nationwide Mortgage Licensing System and Registry (“NMLS”) number is 3313.

3. During an examination on June 2, 2011, the DFI discovered that between the period of February 2008 and June 2010, Respondent directly or indirectly used the services of unregistered mortgage loan originators, who were themselves employed by third party mortgage loan brokers used by Respondent in connection with loans that it funded, in violation of KRS 286.8-030(1)(d), which prohibits a mortgage loan company from employing or using a mortgage loan originator or a mortgage loan processor who is not registered in accordance with KRS 286.8-255.

4. The DFI possesses a range of administrative authority in addressing violations of the Act, including license revocation or denial, and/or the imposition of fines in an amount up to \$25,000 per violation. *See* KRS 286.8-046; 286.8-090.

5. In this case, the DFI has assessed fines against Respondent in the total amount of seven thousand, five hundred (\$7,500.00) for using unregistered mortgage loan originators in Kentucky in violation of KRS 286.8-030(1)(d).

6. Respondent does not admit the violations of KRS 286.8-030, and asserts that its actions were neither willful nor intentional; however, Respondent is entering into this Agreed Order in lieu of proceeding with a formal hearing on the issues that comprise this matter.

7. In the interest of economically and efficiently resolving the violation(s) described herein, the DFI and Respondent agree as follows:

- a. Respondent agrees to a fine assessment in the amount of seven thousand, five hundred (\$7,500.00) for the alleged violation(s) described herein;
- b. Respondent agrees to and shall pay the total fine assessed herein in a single installment payment of seven thousand, five hundred (\$7,500.00), which shall be due on the date Respondent signs the Agreed Order and returns it to the DFI, but in no event later than December 26, 2011. Said payment 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: Michael T. Davis, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601; and

c. Respondent shall comply with all statutory requirements set forth in the Act and the regulations set forth in 808 KAR Chapter 12.

7. Respondent waives its right to demand a hearing at which it would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on its own behalf, or to otherwise appeal or set aside this Order.

8. Respondent consents to and acknowledges the jurisdiction of the DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

9. In consideration of execution of this Agreed Order, Respondent for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, 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 action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

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

11. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 3rd day of January, ~~2011~~ 2012.

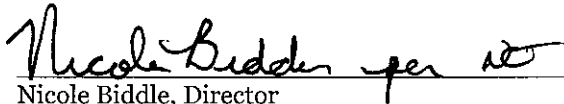


CHARLES A. VICE
COMMISSIONER

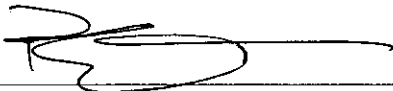
Consented to:

This 22 day of DECEMBER, 2011.

This 20TH day of DECEMBER, 2011.



Nicole Biddle, Director
Division of Non-Depository Institutions
Department of Financial Institutions



Peter Engelken, President of
Respondent Genworth Financial Home Equity
Access, Inc.

ACKNOWLEDGEMENT

STATE OF California)
)
COUNTY OF Sacramento)

On this the 20 day of December, 2011, before me Tammie Jonsson Notary Public the undersigned, Peter Engelken, as President and authorized representative of Genworth Financial Home Equity Access, Inc., did personally appear and entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

My Commission Expires: 2-20-2013



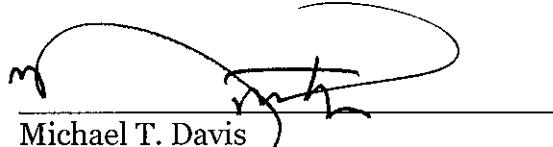


Notary Public Tammie Jonsson

Certificate of Service

I, Michael T. Davis, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 3rd day of January, 2012 by certified mail, to the following:

Genworth Financial Home Equity Access, Inc.
Attn: Peter Engelken, President
10951 White Rock Road, Suite 200
Rancho Cordova, California 95670

A handwritten signature in black ink, appearing to read "Michael T. Davis", is written over a horizontal line. The signature is stylized and somewhat cursive.

Michael T. Davis
Department of Financial Institutions
1025 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601
502-573-3390 ext. 240 (phone)
502-573-2183 (facsimile)