

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH- 281**

IN THE MATTER OF:
HOME LOAN CENTER, INC. d/b/a LENDING TREE LOANS
163 TECHNOLOGY DRIVE
IRVINE, CA 92618

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Home Loan Center d/b/a Lending Tree Loans ("Lending Tree") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan company whose principal office is located at 163 Technology Drive, Irvine, California 92618.
2. On May 13 through 15, 2008, an examination was conducted into the condition, workings and affairs of Lending Tree's offices 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 Lending Tree violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using unregistered individuals to originate loans in Kentucky.

AGREEMENT AND ORDER

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


1. Lending Tree agrees to pay a fine in the amount of Sixteen Thousand Dollars (\$16,000) for the violations set forth above, which shall be made payable (by certified or bank

check) 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, Lending Tree waives its right to demand a hearing, at which Lending Tree 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, Lending Tree 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 30 day of December, 2008.



Commissioner

Consented to:

This 30 day of December, 2008



Kathy Stewart, Director
Division of Financial Institutions
Department of Financial Institutions

This 23 day of Dec, 2008



Home Loan Center, Inc.
d/b/a Lending Tree Loans

BY: David Morris

ITS: President