

**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:

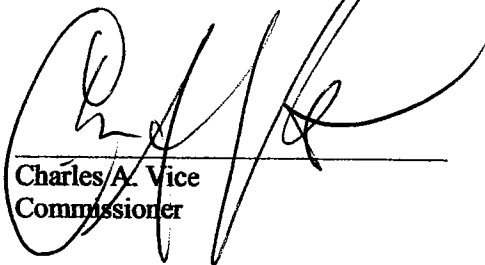
1. Housing Financial Group Ltd., LLC agrees to pay a fine in the amount of two thousand five hundred dollars (\$2,500) for the violations set forth above, which shall be in the form of a certified check or money order made payable to "Kentucky State

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.

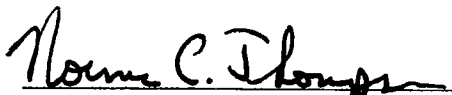
IT IS SO ORDERED on this the 2nd day of December, 2008.



Charles A. Vice
Commissioner


Consented to:

This 1 day of Dec., 2008



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

This 24th day of November, 2008




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

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:

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