

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2009-AH- 019**

IN THE MATTER OF:
HUMBERT MORTGAGE

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Humbert Mortgage is licensed by the Department of Financial Institutions (“DFI”) to conduct the business of a mortgage loan broker, at 1250 Springfield Pike, Cincinnati, Ohio 45215, under mortgage loan company license #MB22182.
2. On November 11, 2008, an examination was conducted into the condition, workings and affairs of the Respondent in order to determine whether there were any violations of law or any unauthorized unsafe practices or any failure to keep or have correct any required books and records.
3. In the course of the examination it was discovered that the Respondent violated Chapter 286.8 of the Kentucky Revised Statutes by employing two unregistered individuals to originate mortgage loans on Kentucky properties.

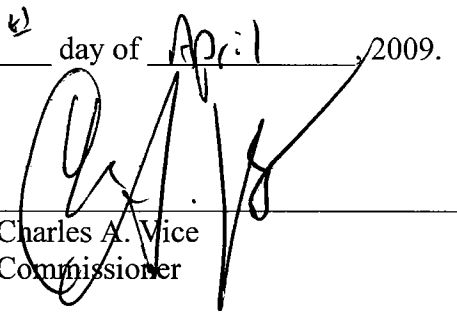
AGREEMENT AND ORDER

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

1. The Respondent is assessed a fine in the amount of five thousand dollars (\$5,000) dollars.

3. The Respondent agrees that by entering into this Agreement it waives its right to a hearing, at which it would be entitled to be represented by counsel, to confront and cross examine witnesses for DFI, and to present evidence on its own behalf. The Respondent further agrees and acknowledges the jurisdiction of DFI over this matter and that this Agreement is a matter of public record and may be disseminated as such.

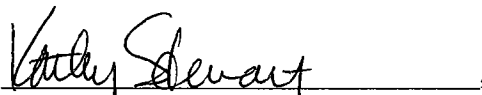
IT IS SO ORDERED on this the 13th day of April, 2009.



Charles A. Vice
Commissioner

Consented to:

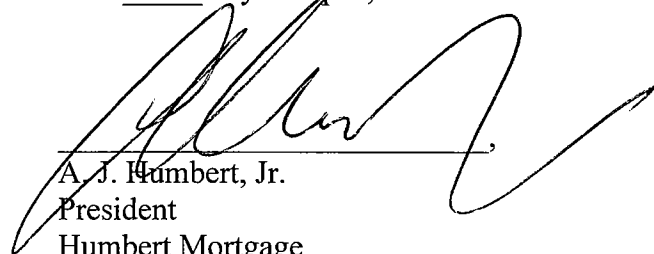
This 13 day of April, 2009



Division of Financial Institutions
Department of Financial Institutions

Consented to:

This 6th day of April, 2009



A. J. Humbert, Jr.
President
Humbert Mortgage