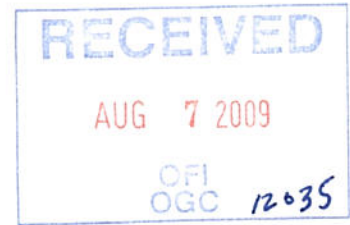


COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2009-AH-051



IN THE MATTER OF:  
KEY FINANCIAL MORTGAGE OF KENTUCKY  
4175 WESTPORT ROAD, SUITE 101  
LOUISVILLE, KY 40207

**AGREED ORDER**

**BACKGROUND AND FACTUAL FINDINGS**

1. Key Financial Mortgage of Kentucky (“Key Financial”) is a company in the residential mortgage business and whose principal office is located at 4175 Westport Road, Suite 101, Louisville, Kentucky 40207.
2. The Department of Financial Institutions (the “DFI”) is the agency in Kentucky charged with the enforcement of KRS Chapter 286.8, the Mortgage Loan Companies and Brokers Act (the “Act”).
2. In March, 2009On January 7, 2008, the DFI conducted an examination into the operations of Key Financial, Greater Financial Mortgage Corporation and loan officers Brad and Brian Walsh. As a result of this investigation, it was determined that Key Financial was operating an unlicensed branch at 3801 Springhurst Blvd., Suite #2044, Louisville, Kentucky in violation of KRS 286.8-100.

**AGREEMENT AND ORDER**

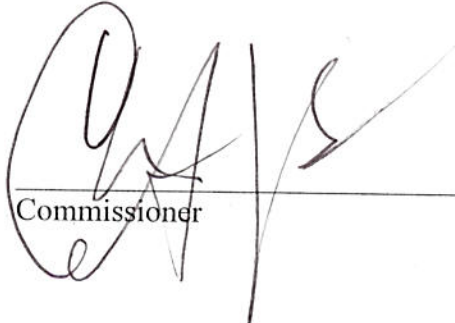
The Department of Financial Institutions and Key Financial, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. Key Financial 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, Key Financial waives its right to demand a hearing, at which Key Financial 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, Key Financial 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.

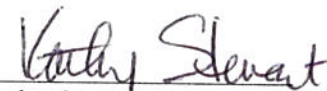
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 10<sup>th</sup> day of August, 2009.

  
Commissioner

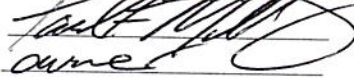
Consented to:

This 10 day of August, 2009

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

This 28 day of July, 2008

Key Financial Mortgage of Kentucky

By: 

Its: done