

COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH- 229

IN THE MATTER OF:
LENDER LTD., D/B/A MAINSTREAM MORTGAGE SOLUTIONS
10979 REED HARTMAN HIGHWAY, SUITE 320
CINCINNATI, OH 45242

AGREED ORDER
BACKGROUND AND FACTUAL FINDINGS

1. Lender Ltd., d/b/a Mainstream Mortgage Solutions ("Lender Ltd") is a company in the residential mortgage business and whose principal office is located at 10979 Reed Hartman Highway, Suite 320, Cincinnati, Ohio 45242.
2. The Department of Financial Institutions (the "Department") is the agency in Kentucky charged with the enforcement of KRS Chapter 286.8, the Mortgage Loan Companies and Brokers Act (the "Act").
2. On January 7, 2008, an examination was conducted into the condition, workings and affairs of Taylor, Bean & Whitaker Mortgage Corp.'s offices in Kentucky in order 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 Lender Ltd. violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using an unregistered individual to originate loans in Kentucky.

AGREEMENT AND ORDER

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

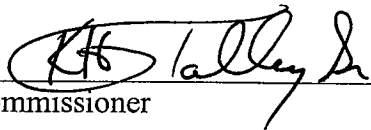
1. Lender Ltd. , d/b/a Mainstream Mortgage Solutions agrees to pay a fine in the amount of Two Thousand Five Hundred Dollars (\$2,500) for the violations set forth above, which shall be made payable to the "Kentucky State Treasurer"

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, Lender Ltd. d/b/a Mainstream Mortgage Solutions waives its right to demand a hearing, at which Lender Ltd. d/b/a Mainstream Mortgage Solutions 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, Lender Ltd. d/b/a Mainstream Mortgage Solutions 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.

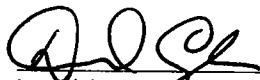
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 27th day of August, 2008.

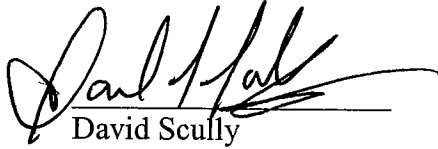

Commissioner

Consented to:

This 27th day of August, 2008


David Coyle, Director
Division of Financial Institutions
Department of Financial Institutions

This 25th day of August, 2008

A handwritten signature in black ink, appearing to read "David Scully", written over a horizontal line.

David Scully
Lender Ltd. d/b/a Mainstream Mortgage Solutions