

**COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-013**

IN THE MATTER OF:
LENDING SOLUTIONS, INC.
D/B/A LSI MORTGAGE PLUS

SETTLEMENT AGREEMENT AND ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Lending Solutions, Inc. d/b/a LSI Mortgage Plus (“Lending Solutions”) is licensed with the Office of Financial Institutions (“OFI”) as a mortgage loan company with its principal office located at 6470 East Johns Crossing, Suite 220, Duluth, Georgia 30097.

2. On October 8-9, 2007, an examination was conducted into the condition, workings and affairs of the principal 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 Lending Solutions violated Chapter 286.8 of the Kentucky Revised Statutes by employing three unregistered loan officers/originators.

AGREEMENT AND ORDER

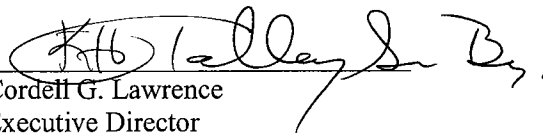
The Office of Financial Institutions and Lending Solutions, in the interest of economically and efficiently resolving the issues raised in the foregoing Background and Factual Findings, agree as follows:

1. In lieu of the imposition of a fine for the violations set forth herein, the parties hereby agree that Lending Solutions shall make and tender (on or before the date of

execution of this Settlement Agreement and Order) a voluntary monetary contribution to State Regulatory Registry, LLC, in the amount of seven thousand five hundred dollars (\$7,500) to support the Nationwide Mortgage Licensing System, jointly sponsored by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators, with said contribution being mailed or hand-delivered to Bill Matthews, Nationwide Mortgage Licensing System, 1155 Connecticut Ave. NW, Fifth Floor, Washington, D.C. 20036-4306, with a copy of the contribution check being mailed or hand-delivered on or before the date of execution of this Settlement Agreement to the Office of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

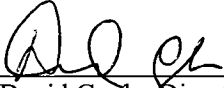
2. In regard to this matter, Lending Solutions waives its right to demand a hearing, at which Lending Solutions would be entitled to legal representation, to confront and cross examine witnesses for the Office of Financial Institutions, and to present evidence on its own behalf. Further, Lending Solutions consents to and acknowledges the jurisdiction of the Office of Financial Institutions 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 10th day of March, 2008.


Cordell G. Lawrence
Executive Director

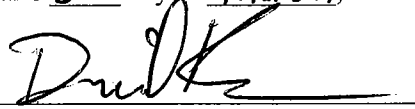
Consented to:

This 5th day of March, 2008



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

This 3rd day of March, 2008



David I. Kushner, President
Lending Solutions, Inc.
d/b/a LSI Mortgage Plus