

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-236
ADMINISTRATIVE ACTION NO. 08-PPC-0439**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

**FINAL ORDER REVOKING LICENSE
AND INDIVIDUAL REGISTRATIONS**

MAN O'WAR MORTGAGE, LLC, and
MICHAEL D. TRIMBLE, and
JAMES T. TRIMBLE

RESPONDENTS

The Department of Financial Institutions ("DFI") brought an action to revoke the mortgage loan broker license of the respondent, Man O'War Mortgage, LLC, and to revoke the individual mortgage loan originator registration of the respondents, Michael D. Trimble and James T. Trimble for failure to comply with the requirements of Chapter 286.8 by willfully suppressing or withholding information from the commissioner, failing to furnish all required financial information to an examiner from DFI, making misrepresentations or false statements to DFI's examiner, being in such financial condition as to be rendered unable to continue in business with safety to its customers, failing to obtain prior approval for a change of control in Man O'War Mortgage, LLC, failing to maintain complete books and records at the principal office, and demonstrating incompetence or untrustworthiness to act as a licensee or registrant. The matter was brought before a hearing officer with the Division of Administrative Hearings, Office of the Attorney General, who issued a Recommended Order Finding Respondent In Default and recommending that DFI Order that all the allegations in the Administrative

Complaint are true by reason of the Respondents' default, that the mortgage broker license of the Respondent, Man O'War Mortgage, LLC is revoked, that the loan originator registrations of the Respondents, Michael D. Trimble and James T. Trimble, are revoked and that no fine or fee bill be charged to the Respondents. No exceptions to the Recommended Order having been filed, and the Commissioner having considered the record including the Recommended Order and having been sufficiently advised, it is **ORDERED AND ADJUDGED** that:

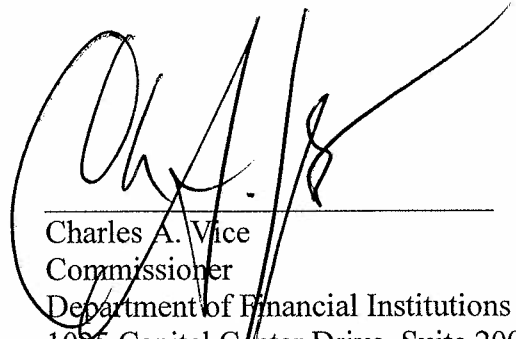
1. The Recommended Order Finding Respondent in Default is **HEREBY AFFIRMED**;
2. The allegations in the Complaint are true by reason of the Respondents' default;
3. The mortgage loan broker license of the Respondent, Man O'War Mortgage, LLC is **HEREBY REVOKED**;
4. The loan originator registrations of the Respondents, Michael D. Trimble and James T. Trimble are **HEREBY REVOKED**;
5. No further fine or fee will be charged to the Respondents

Notice of Appeal Rights

This constitutes a Final Order of the Commissioner in the above matter. Pursuant to KRS 286.8-210:

Any person aggrieved by final order of the commissioner may obtain a review of the order in Franklin Circuit Court, by filing in court, within sixty (60) days after the entry of the order, a written petition praying that the order be modified or set aside in whole or in part. A copy of the petition shall be forthwith served upon the commissioner, and thereupon the commissioner shall certify and file in court a copy of the filing, testimony, and other evidence upon which the order was entered. When these have been filed, the court has exclusive jurisdiction to affirm, modify, enforce or set aside the order in whole or in part. No objection to the order may be considered by the court unless it was urged before the commissioner or there were reasonable grounds for failure to do so ...

Dated this 8th day of May, 2009.



Charles A. Vice
Commissioner
Department of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601
(502) 573-3390

Certificate of Service

I hereby certify that on this the 12 day of May, 2009, this Final Order was served by mailing a true and correct copy of same by:

Certified mail, return receipt requested to:

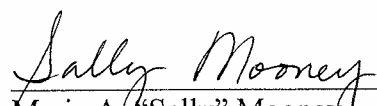
Man O' War Mortgage, LLC
501 Darby Creek Rd. Ste 46
Lexington, KY 40509

Michael D. Trimble
200 Richardson Place
Lexington, KY 40509

James T. Trimble
4393 Rivard Lane
Lexington, KY 40509

and by messenger mail to:

Michael Head
Hearing Officer
Division of Administrative Hearings
Office of the Attorney General
1024 Capital Center Drive, Suite 200
Frankfort, KY 40601-8204



Maria A. "Sally" Mooney
Counsel