

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2011-AH-0125
ADMINISTRATIVE ACTION NO. 11-PPC-0228**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v. **FINAL ORDER SUSPENDING LOAN ORIGINATOR REGISTRAION**

MICHAEL WHITNEY

RESPONDENT

* * * * *

This matter is before the Commissioner of the Department of Financial Institutions (“DFI”), pursuant to KRS 13B.120. The Commissioner hereby enters this **Final Order Suspending Loan Originator Registration** of Michael Whitney (“Respondent”).

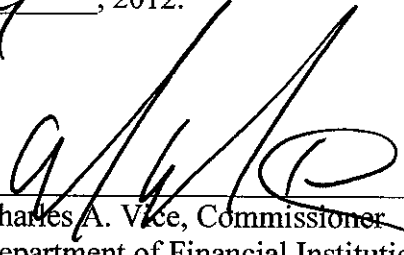
Having considered the record in this matter, the Findings of Fact, Conclusions of Law, and Recommended Order, to which no exceptions were filed, and being sufficiently advised, I hereby adopt as my own the Findings of Fact, Conclusions of Law, and Recommended Order issued by the Hearing Officer on December 20, 2011. Specifically, the Respondent does not meet the financial responsibility requirements of KRS 286.8-255(9)(c) and 808 KAR 12:021 §5.

FINAL ORDER

THEREFORE, it is hereby **ORDERED** that:

1. The Findings of Fact, Conclusions of Law, and Recommended Order issued by the Hearing Officer on December 20, 2011 and attached hereto are hereby adopted and incorporated by reference in this Final Order: and
2. The mortgage loan originator registration of Respondent Michael Whitney is **SUSPENDED**.

Executed on the 9 day of January, 2012.



Charles A. Vice, Commissioner
Department of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601

FOR:

NOTICE OF RESPONDENT'S APPEAL RIGHTS

This is a final and appealable order. Pursuant to KRS 286.8-210, you are hereby notified that you have the right to appeal this Final Order of the Commissioner. If you chose to appeal, you must file a written Notice of Appeal with the Franklin Circuit Court within sixty (60) days after completion of service of this Final Order. A copy of any Appeal Petition must be served on the Commissioner.

Certificate of Service

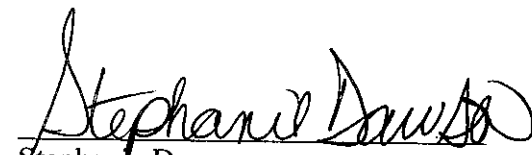
I hereby certify that a copy of the foregoing **Final Order Suspending Loan Originator Registration** was served as follows on this the 10th day of January, 2012:

by hand deliver on:

by certified mail, postage prepaid, on:

Hon. Michael Head
Hearing Officer
Administrative Hearings Branch
Office of the Attorney General
1024 Capital Center Drive, Ste. 200
Frankfort, KY 40601-5442

Michael Whitney
3501 Trail Ridge Rd.
Louisville, KY 40241


Stephanie Dawson
Department of Financial Institutions