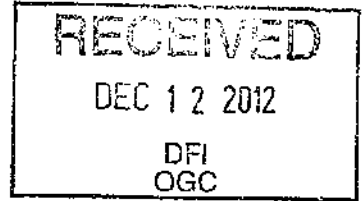


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0319



IN THE MATTER OF:
PLAZA HOME MORTGAGE, INC.
4820 EASTGATE MALL, SUITE 100
SAN DIEGO, CA 92121

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Plaza Home Mortgage, ("Plaza") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan company whose principal office is located at 4820 Eastgate Mall, Suite 100, San Diego, California 92121.
2. On February 27, 2012, an examination was conducted into the condition, workings and affairs of Plaza 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. As a result of that examination it was alleged that Plaza violated Chapter 286.8-030(1)(d) of the Kentucky Revised Statutes by funding loans for two entities that originated the loans through unregistered loan officers.

AGREEMENT AND ORDER

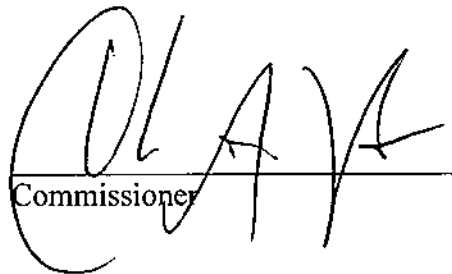
The Department of Financial Institutions and Plaza, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. Plaza agrees, solely for the purpose of settling this matter, and without admitting any allegations or implications of fact or the existence of any violation of state or federal laws and regulations governing the conduct and operation of a mortgage lender, to pay a fine in the amount of Five Thousand Dollars (\$5,000) for the alleged 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, Plaza Financial waives its right to demand a hearing, at which Plaza 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, Plaza consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter.

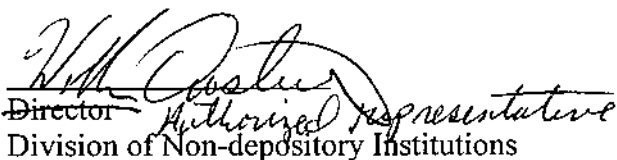
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 14th day of December, 2012.


Commissioner

Consented to:

This 12th day of December, 2012


~~Director~~ *Authorized Representative*
Division of Non-depository Institutions

Department of Financial Institutions

This 11 day of Dec., 2012

Plaza Home Mortgage, Inc.

BY: 
ITS: EOP/cfo