

**COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-025**

IN THE MATTER OF:
RECASA FINANCIAL GROUP, LLC

SETTLEMENT AGREEMENT AND FINAL ORDER

BACKGROUND AND FACTUAL FINDINGS

1. ReCasa Financial Group, LLC (“ReCasa Financial Group”) is licensed with the Office of Financial Institutions (“OFI”) as a mortgage loan company with its principal office located at 130 East Chestnut Street, Suite 200, Columbus, OH 43215.
2. On November 26, 2007, an examination was conducted into the condition, workings and affairs of the licensee 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 ReCasa Financial Group violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using two unlicensed entities in loan origination.

AGREEMENT AND ORDER

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

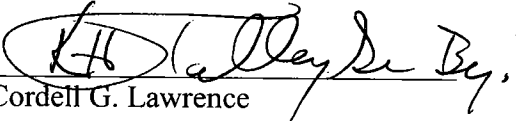
1. In lieu of the imposition of a fine for the violations set forth herein, the parties hereby agree that ReCasa Financial Group shall make and tender (on or before the date of execution of this Settlement Agreement and Order) a voluntary monetary contribution to

State Regulatory Registry, LLC, in the amount of two thousand dollars (\$2,000) 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, ReCasa Financial Group waives its right to demand a hearing, at which ReCasa Financial Group 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, ReCasa Financial Group 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.

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

IT IS SO ORDERED on this the 24th day of March, 2008.


Cordell G. Lawrence
Executive Director

Consented to:

This 24th day of March, 2008

This 13th day of March, 2008

[Signature]
David Coyle, Director
Division of Financial Institutions
Office of Financial Institutions

[Signature]
Richard C. Rudek, President
ReCasa Financial Group, LLC

STATEMENT OF AUTHORIZATION

I, Richard C. Rudek, state on behalf of Recasa Financial Group, LLC, a limited liability company doing business in Kentucky as a mortgage loan company, that I have read the foregoing Settlement Agreement; that I know and fully understand its contents; that I am authorized to enter into and execute this Settlement Agreement on behalf of ReCasa Financial Group, LLC, that ReCasa Financial Group, LLC, agrees freely and without threat of coercion of any kind to comply with the terms and conditions stated herein; and that ReCasa Financial Group, LLC voluntarily agrees to enter into this Settlement Agreement, expressly waiving any right to a hearing on the matters described herein.

By: [Signature]
Richard C. Rudek, President
ReCasa Financial Group, LLC

STATE OF OHIO)
)
COUNTY OF FRANKLIN)

On this the 17th day of March, 2008, before me Michael B. Troutman the undersigned officer, **Richard C. Rudek**, did personally appear and acknowledge himself to be the President of ReCasa Financial Group, LLC, and that he, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

[Signature]
Notary Public
Date Commission Expires:
May 23, 2011
By: Michael B. Troutman



Michael B. Troutman
Notary Public
for and for the State of Ohio
My Commission Expires
May 23, 2011