

COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2013-AH-0038B



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

V.

SANDRA KATHLEEN RANILOVICH

RESPONDENT

ORDER WITHDRAWING SUSPENSION

Pursuant to KRS 286.8-140, the Commissioner has the authority to exercise general supervision and control over mortgage loan companies and mortgage loan brokers doing business in the Commonwealth of Kentucky, which includes, among others, the power and duty to promulgate such orders as are deemed to be necessary and appropriate to accomplish the basic purposes of and the provisions contained in KRS Chapter 286.8.

A Final Order Suspending Mortgage Loan Originator Registration was previously entered by the Commissioner in the above-action on April 26, 2013. Said Order, by its terms, was to remain in effect until withdrawn by the Commissioner. Since the entry of said Order, which was entered as a result of the termination of Respondent's surety bond, the Commissioner has been advised that the Respondent is no longer employed or affiliated with a mortgage loan company or mortgage loan broker regulated by the Department of Financial Institutions and that the Respondent has requested that the Commissioner's previous order be withdrawn or rescinded and that his status in the Nationwide Mortgage Licensing System ("NMLS") be revised to reflect a status of "license expired."

KRS 286.8-140(1) grants the Commissioner the authority to rescind his orders from time to time where he finds that the action is necessary and appropriate in the public interest and consistent with the purposes fairly intended by the policy and provisions of KRS Chapter 286.8.

Upon consideration of the foregoing in light of the standards set forth in KRS 286.8-140(1), the Commissioner finds that withdrawal or rescission of the Commissioner's prior order entered herein on April 26, 2013 is necessary and appropriate in the public interest and consistent with the purposes fairly intended by the policy and provisions of KRS Chapter 286.8.

Accordingly, **IT IS ORDERED** that the Commissioner's Order of April 26, 2013 in this matter is **WITHDRAWN/RESCINDED** and that Respondent's status in the Nationwide Mortgage Licensing System ("NMLS") Registry be revised to show status "license expired."

Entered this 27th day of February, 2014.



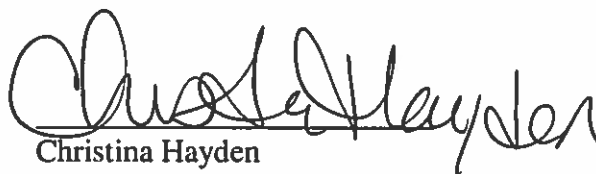
CHARLES A. VICE
COMMISSIONER

Certificate of Service

I, Christina Hayden, hereby certify that a copy of the foregoing Order was sent on this the 27 day of February, 2014, by certified mail, return receipt requested, to the following:

Sandra K. Ranilovich
4873 Jewell
Howell, Michigan 48843

Walker C. Cunningham
1025 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601

A handwritten signature in black ink, appearing to read "Christina Hayden", written over a horizontal line.

Christina Hayden
Department of Financial Institutions
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502-573-3390