

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
ADMINISTRATIVE AGENCY ACTION NO. 2010-AH-1116**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

FINAL ORDER

TONYA PARKER

RESPONDENT

STATEMENT OF FACTS

1. The Department of Financial Institutions (the "DFI") is responsible for regulating and licensing mortgage loan companies and mortgage loan brokers doing business in Kentucky in accordance with the provisions of KRS Chapter 286.8, the Mortgage Loan Company and Mortgage Loan Broker Act (the "Act").

2. Tonya Parker ("Parker") is an individual whose last known address is 27 Summer Place Lane, Santa Rosa Beach, FL 32459.

3. Pursuant to the Act, the DFI conducted an examination of Blackhorse Mortgage Corporation in December 2009 to determine whether the activities of Blackhorse Mortgage Corporation were in compliance with applicable laws and regulations; whether the practices and policies of Blackhorse Mortgage Corporation had a potentially adverse impact on prospective borrowers; and whether the business was being operated efficiently, fairly, and in the public interest.

4. During the examination, the DFI discovered that Parker acted as a mortgage loan originator on behalf of Blackhorse Mortgage Corporation in July 2007.

5. Parker was not registered with the DFI as a mortgage loan originator in July 2007.

6. On October 6th 2010, the DFI filed an Administrative Complaint against Parker seeking the imposition of a one thousand dollar (\$1,000) fine for Parker's violation(s) of the Act.

7. The Administrative Complaint was sent to Parker at her last known address by certified mail return receipt requested and by first class mail. The U.S. Post Office returned the Administrative Complaint as unclaimed on October 21, 2010. Parker did not respond to the Administrative Complaint.

VIOLATIONS

8. Pursuant to KRS 286.8-030(1)(c), "it is unlawful for any natural person to transact business in Kentucky, either directly or indirectly, as a mortgage loan originator or mortgage loan processor, unless otherwise exempted, if the mortgage loan originator or mortgage loan processor is not registered in accordance with KRS 286.8-255."

9. Pursuant to KRS 286.8-255(1), "no natural person shall transact business in Kentucky, either directly or indirectly, as a mortgage loan originator or mortgage loan processor unless such mortgage loan originator or mortgage loan processor is registered with the office and has been issued a current certificate of registration by the office, complies with all applicable requirements of this subtitle, and maintains a valid unique identifier issued by the Nationwide Mortgage Licensing System and Registry."

10. Pursuant to KRS 286.8-046(1), the Commissioner may assess a fine against any individual that violates any provision of the Act or accompanying regulations.

CONCLUSIONS OF LAW

11. Parker violated KRS 286.8-030(1)(c).

12. The Administrative Complaint was served on Parker at her last known address.

ORDER

THEREFORE, based upon the foregoing statement of facts, statutory authority, and legal conclusions, the Commissioner **HEREBY ORDERS**:

1. The Respondent, Tonya Parker, shall pay a fine in the amount of one thousand dollars (\$1,000) for violation(s) of the Act.

2. This is a **FINAL ORDER**.

This **ORDER** shall become effective upon completion of service as set forth in KRS 13B-050(2).

NOTICE OF APPEAL RIGHTS

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 choose to appeal, you must file a written Notice of Appeal with the Franklin Circuit Court within sixty (60) days after entry of this Order.

IT IS SO ORDERED on this the 16th day of November 2010.

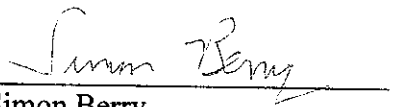


CHARLES A. VICE
COMMISSIONER

Certificate of Service

I hereby certify that a copy of the foregoing **Final Order** was sent by certified mail return receipt requested on this the 16th day of ~~October~~ November 2010, to the following:

Tonya Parker
27 Summer Place Lane
Santa Rosa Beach, FL 32459



Simon Berry
Department of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601
(502) 573-3390 Ext. 232
(502) 573-2183 (facsimile)