

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH- 259**

IN THE MATTER OF:
U.S. EQUITY MORTGAGE
9400 WILLIAMSBURG PLAZA, SUITE 210
LOUISVILLE, KY 40222

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. U.S. Equity Mortgage ("U.S. Equity") is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan company whose principal office is located at 9400 Williamsburg Plaza, Suite 210, Louisville, Kentucky 40222.
2. On January 7, 2008, an examination was conducted into the condition, workings and affairs of Taylor, Bean & Whitaker Mortgage Corp.'s offices in Kentucky in order 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. In the course of that examination it was discovered that U.S. Equity violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using an unregistered individual to originate loans in Kentucky.

AGREEMENT AND ORDER

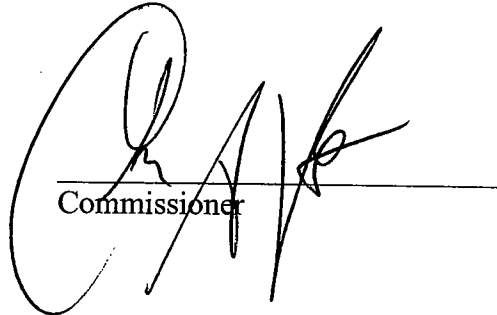
The Department of Financial Institutions and U.S. Equity, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. U.S. Equity agrees to pay a fine in the amount of Two Thousand Five Hundred Dollars (\$2,500) for the 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, U.S. Equity waives its right to demand a hearing, at which U.S. Equity 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, U.S. Equity consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

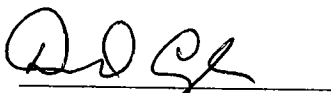
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 2 day of October, 2008.


Commissioner

Consented to:

This 2nd day of October, 2008

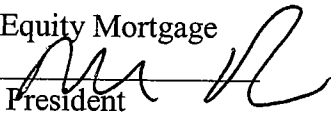

David Coyle, Director
Division of Financial Institutions
Department of Financial Institutions

This 22 day of Sept, 2008

U.S. Equity Mortgage

BY:

ITS: President

A handwritten signature in cursive script, appearing to be 'M R', written over a horizontal line.