

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2009-AH- 006**

IN THE MATTER OF:
USA HOME LOANS, INC.

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. USA Home Loan, Inc. ("USA") d/b/a USA Home Lending Inc., is licensed by the Department of Financial Institutions ("DFI") to conduct the business of a mortgage loan company, at 8725 Loch Raven Boulevard, Suite 205, Towson, Maryland 21286, under mortgage loan company license #MC19462.

2. On August 13, 2008, an examination was conducted into the condition, workings and affairs of USA in order to determine whether there were any violations of law or any unauthorized unsafe practices or any failure to keep or have correct any required books and records.

3. In the course of the examination it was discovered that USA violated Chapter 286.8 of the Kentucky Revised Statutes by employing an unregistered individual to originate mortgage loans in Kentucky.

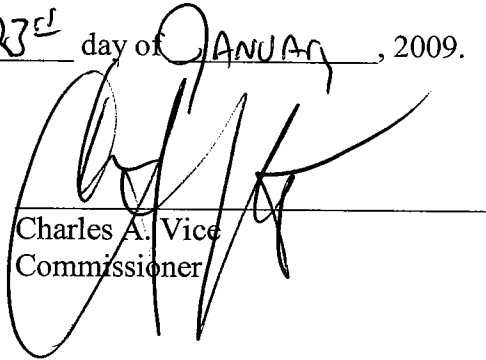
AGREEMENT AND ORDER

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

1. USA agrees to pay a fine in the amount of two thousand five hundred dollars (\$2,500) dollars, which shall be made payable to the "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Sally Mooney, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601 by January 30, 2009.

3. USA agrees that by entering into this Agreement it waives its right to a hearing, at which USA would be entitled to be represented by counsel, to confront and cross examine witnesses for DFI, and to present evidence on its own behalf. USA further agrees and acknowledges the jurisdiction of DFI over this matter and that this Agreement is a matter of public record and may be disseminated as such.

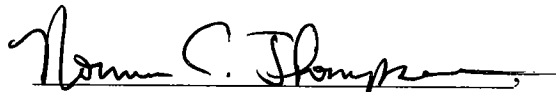
IT IS SO ORDERED on this the 23rd day of JANUARY, 2009.



Charles A. Vice
Commissioner

Consented to:

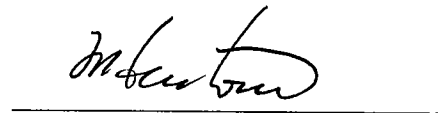
This 23 day of JAN, 2009



Norman C. Thompson
Division of Financial Institutions
Department of Financial Institutions

Consented to:

This 19 day of January, 2009



Tom Firestone
Chief Operating Officer
USA Home Loans, Inc.