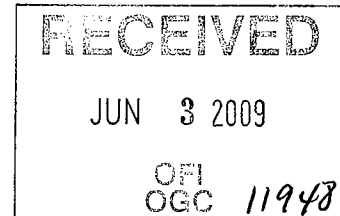


**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS**

ADMINISTRATIVE AGENCY ACTION NO. 2009-AH-030

IN THE MATTER OF:
UNION NATIONAL MORTGAGE COMPANY
D/B/A UNION MORTGAGE COMPANY



AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Union National Mortgage Company ("UNMC"), d/b/a Union Mortgage Company, is licensed by the Department of Financial Institutions ("DFI") to conduct the business of a mortgage loan broker at 8241 Dow Circle West, Strongsville, Ohio 44136, under mortgage loan company license #MC19710.

2. On September 17, 2008, an examination was conducted into the condition, workings, and affairs of UNMC 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, UNMC disclosed that two of its loan officers were not registered to originate mortgage loans on Kentucky properties, which is a violation of KRS Chapter 286.8.

4. UNMC has since corrected the violation by having one of the unregistered individuals properly registered to conduct mortgage loan business in Kentucky. The other unregistered loan officer no longer works at UNMC.

AGREEMENT AND ORDER

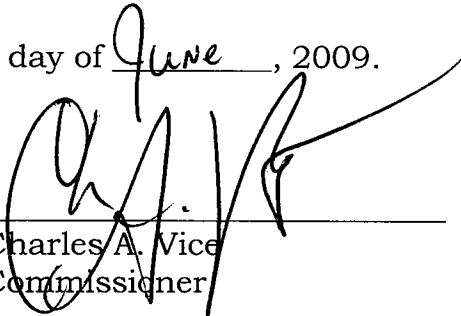
DFI and UNMC, in the interest of economically and efficiently resolving the violation described in the foregoing Background and Factual Findings, agree as follows:

1. While denying any intent to violate the provisions of KRS Chapter 286.8, UNMC consents to the assessment of a fine in the amount of two thousand dollars (\$2,000).

2. The fine shall be paid in the form of a cashier's check or money order payable to the **Kentucky State Treasurer** and mailed to the attention of Colleen Keefe at DFI.

UNMC agrees that by entering into this agreement it waives its right to a hearing, at which it would be entitled to be represented by counsel, to confront and cross-examine witnesses for DFI, and to present evidence on its own behalf. UNMC 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 5th day of June, 2009.



Charles A. Vice
Commissioner

Consented to:


This 4th day of June, 2009



Division of Financial Institutions
Department of Financial Institutions

Consented to:

This 2nd day of June, 2009



C. William Cosgrove, President
Union National Mortgage Company
d/b/a Union Mortgage Company