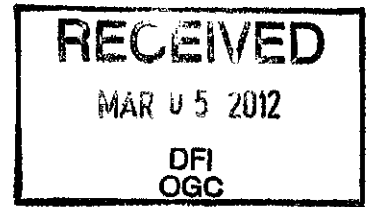


COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2012-AH-0029



IN THE MATTER OF:  
URBAN FINANCIAL GROUP, INC.  
D/B/A REVERSE IT!  
8909 SOUTH YALE AVENUE  
TULSA, OK 74137

**AGREED ORDER**

**BACKGROUND AND FACTUAL FINDINGS**


1. Urban Financial Group, Inc. d/b/a Reverse It! (“Urban Financial” or “licensee”) is a mortgage loan company that specializes in reverse mortgages and was originally licensed in Kentucky in 2008
2. The Department of Financial Institutions (the “DFI”) is the agency in Kentucky charged with the enforcement of KRS Chapter 286.8, the Mortgage Loan Companies and Brokers Act (the “Act”).
2. The DFI conducted an off-site examination of this licensee on June 15, 2011. As a result of this examination, it was determined that the licensee had not adequately overseen the licensing of its agent network to ensure that business was conducted with properly registered loan originators and processors, resulting in the funding of loans in Kentucky using unregistered loan originators and processors in connection with residential mortgage loans in Kentucky in violation of KRS 286.8-030 and KRS 286.8-255.

**AGREEMENT AND ORDER**

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


1. Urban Financial agrees to pay a fine in the amount of Seven Thousand Dollars (\$7,000) for the violations set forth above, the tender of which has previously been made.
2. In regard to this matter, Urban Financial waives its right to demand a hearing, at which Urban Financial 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, Urban Financial 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 5<sup>th</sup> day of March, 2012.

For:  Dep. Comm  
Commissioner

Consented to:

This 5 day of March, 2012

  
Chris Thompson, Acting Director  
Division of Financial Institutions  
Department of Financial Institutions

This 24 day of Feb., 2012

Urban Financial Group, Inc.

By: 

Its: Bwo CURLEY

DIRECTOR