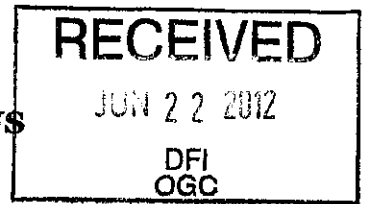


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2012-AH-0168



IN THE MATTER OF:
VOLUNTEER MORTGAGE, INC.
ONE VANTAGE WAY, SUITE E240
NASHVILLE, TN 37228

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing mortgage loan brokers, mortgage loan companies, mortgage loan originators, and mortgage loan processors in accordance with the provisions set forth in KRS Chapter 286.8, the Mortgage Licensing and Regulation Act (the “Act”).
2. Volunteer Mortgage, Inc. (“Volunteer”) is licensed with the Department of Financial Institutions (“DFI”) as a mortgage loan broker (License No. MB78187) whose principal office is located at One Vantage Way, Suite E240, Nashville, Tennessee 37228.
3. On January 26, 2012, an off-site examination was conducted into the condition, workings and affairs of Volunteer 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.
4. In the course of that examination it was discovered that Home Lending Source violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using one unregistered individual to process a residential mortgage loan process involving a Kentucky borrower


in violation of KRS 286.8-030(1)(d), which prohibits a mortgage loan company from employing or using a mortgage loan originator or a mortgage loan processor who is not registered in accordance with KRS 286.8-255.

AGREEMENT AND ORDER

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

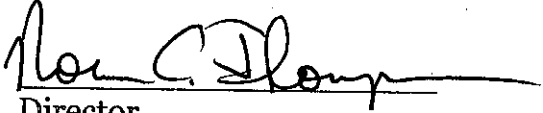
1. Volunteer agrees to pay a fine in the amount of One Thousand Dollars (\$1,000) for the alleged violation set forth above, which shall be made payable to the "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: William Owsley, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.
2. In regard to this matter, Volunteer waives its right to demand a hearing, at which Volunteer 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, Volunteer 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 28 day of June, 2012.


Commissioner

Consented to:

This 28 day of June, 2012



Director
Division of Non-depository Institutions
Department of Financial Institutions

Consented to:

This 18 day of June, 2012

Volunteer Mortgage, Inc.

BY: H. A. K.

ITS: President