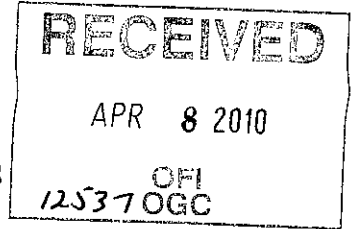


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2010-AH-017



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

AGREED ORDER

WILLIAM MUELLER

RESPONDENT

* * * * *

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 Loan Company and Mortgage Loan Broker Act (the “Act”).
2. William Mueller (“Respondent”) is registered as a loan originator in Kentucky, pursuant to the Act. The Respondent’s registration was effective on February 27, 2009.
3. During an examination, DFI discovered that the Respondent acted as a loan originator during the 2008 calendar year, in violation of KRS 286.8-030, which prohibits an individual from acting as a loan originator who is not registered in accordance with KRS 286.8-255.
4. DFI possesses a range of administrative authority in addressing violations of the Act, including license revocation or denial, and/or the imposition of fines in an amount up to \$25,000 per violation. *See* KRS 286.8-046; 286.8-090.

5. In this case, DFI has assessed a fine against Respondent in the amount of one thousand dollars (\$1,000.00) for acting as an unregistered loan originator in Kentucky, in violation of KRS 286.8-030.

6. Respondent does not admit to the alleged violation and is entering into this matter in lieu of going forward with the administrative hearing.

7. In the interest of economically and efficiently resolving the violation(s) described herein, DFI and the Respondent agree as follows:

a. Respondent agrees to a fine assessment in the amount of one thousand dollars (\$1,000.00) for the violation(s) described herein;

b. Respondent agrees to and shall pay the total fine assessed herein in two installments of five hundred dollars (\$500) beginning with the first installment, which shall be due on the date Respondent signs the Agreed Order and returns it to DFI. Both installment payments shall be in the form of a certified check or money order made payable to "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Shaun T. Orme, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601; and

c. The second installment payment of five hundred dollars (\$500) shall be due forty-five (45) days from the date the Agreed Order is executed by the Commissioner of DFI.

7. Respondent waives his right to demand a hearing at which he would be entitled to legal representation, to confront and cross examine witnesses, and to present evidence on his own behalf, or to otherwise appeal or set aside this Order.

8. Respondent consents to and acknowledges the jurisdiction of DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

9. In consideration of execution of this Agreed Order, Respondent for himself, and for his successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

10. By signing below, the parties acknowledge they have read the foregoing Agreed Order, know and fully understand its contents, and that they are authorized to enter into and execute this Agreed Order and legally bind their respective parties.

11. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 12th day of Apr. 1, 2010.

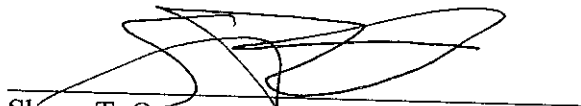


CHARLES A. VICE
COMMISSIONER

Certificate of Service

I, Shaun T. Orme, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 13th day of April, 2010, by certified mail, to the following:

William Mueller
1650 Alliant Dr. # 138
Louisville, KY 40299


Shaun T. Orme
Department of Financial Institutions
1025 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601
502-573-3390 ext. 282 (phone)
502-573-2183 (facsimile)