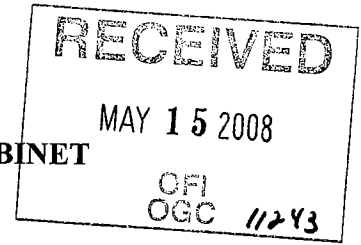


COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-206



IN THE MATTER OF:
AMERICAN INTERNET MORTGAGE, INC.
D/B/A AIMLOAN.COM

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. American Internet Mortgage, Inc. d/b/a AIMLoan.com is licensed with the Office of Financial Institutions (“OFI”) as a mortgage loan company whose principal office is located at 4241 Jutland Drive, Suite 305, San Diego, California 92117.
2. On December 3, 2007, an examination was conducted into the condition, workings and affairs of this location in order to determine whether: (1) it was in compliance with applicable laws and regulations; (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.
3. In the course of that examination it was discovered that American Internet Mortgage, Inc. d/b/a AIMLoan.com violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using seven (7) unregistered individuals to originate loans in Kentucky. American Internet Mortgage, Inc. d/b/a AIMLoan.com took immediate steps to remediate the deficiency upon discovery prior to the examination.

AGREEMENT AND ORDER

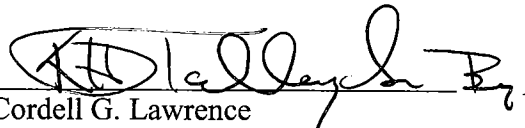
The Office of Financial Institutions and American Internet Mortgage, Inc. d/b/a AIMLoan.com, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. American Internet Mortgage, Inc. d/b/a AIMLoan.com agrees to pay a fine in the amount of seven thousand dollars (\$7,000) for the violations set forth above, which shall be made payable to "Kentucky State Treasurer" and mailed to the Office of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, American Internet Mortgage, Inc. d/b/a AIMLoan.com waives its right to demand a hearing, at which American Internet Mortgage, Inc. d/b/a AIMLoan.com would be entitled to legal representation, to confront and cross examine witnesses for the Office of Financial Institutions, and to present evidence on its own behalf. Further, American Internet Mortgage, Inc. d/b/a AIMLoan.com consents to and acknowledges the jurisdiction of the Office of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

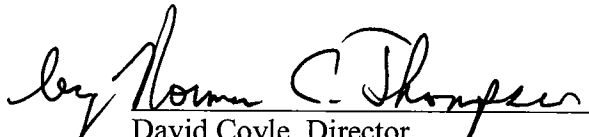
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 19th day of May, 2008.



Cordell G. Lawrence
Executive Director

Consented to:

This 19 day of May, 2008


David Coyle, Director
Division of Financial Institutions
Office of Financial Institutions

This 18th day of May, 2008


Vincent J. Kasperick, President
American Internet Mortgage, Inc.
d/b/a AIMLoan.com