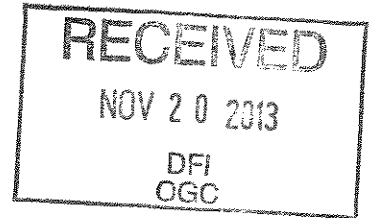


COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2013-AH-0214



DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

DITECH MORTGAGE CORP
a/k/a Security One Lending

RESPONDENT

AGREED ORDER

* * * * *

1. The Department of Financial Institutions (“DFI”) is responsible for regulating and licensing entities engaged in mortgage brokering, origination, and processing in accordance with the provisions set forth in KRS Chapter 286.8.

2. Ditech Mortgage Corp (“Respondent”) was using eleven unlicensed loan processors on Kentucky loans pursuant to KRS Chapter 286.8.

3. DFI conducted an examination of the Respondent and discovered that on March 5, 2013 in violation of KRS 286.8-030, the Respondent had been using several individuals as loan processors who were not registered as loan processors 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, suspension or the imposition of fines. *See* KRS 286.090(1) a and c.

5. In this case, DFI assessed the statutory minimum fine against Respondent in the amount of one thousand dollars (\$1,000.00) for each violation of KRS 286.8. The cumulative assessed fine in this case is therefore, eleven thousand dollars (\$11,000).

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

a. Respondent agrees to a fine assessment in the amount of one thousand dollars (\$1,000.00) each for the violation(s) described herein for a cumulative total of eleven thousand dollars (\$11,000) in penalties;

b. Respondent agrees to and shall pay the total fine assessed herein of eleven thousand dollars (\$11,000). The payment shall be due when Respondent signs and returns the Agreed Order. The payment 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: Walker C. Cunningham III, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601;

c. Respondent shall devote the time and resources necessary to ensure continual and full compliance with all statutory requirements set forth in KRS Chapter 286.8.

7. Respondent waives its right to demand a hearing at which it would be entitled to legal representation, to confront and cross examine witnesses, and to present evidence on its 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. Respondent agrees to cease and desist from using unlicensed loan processors for Kentucky loans until such time as the requirements of KRS Chapter 286.8 are met.

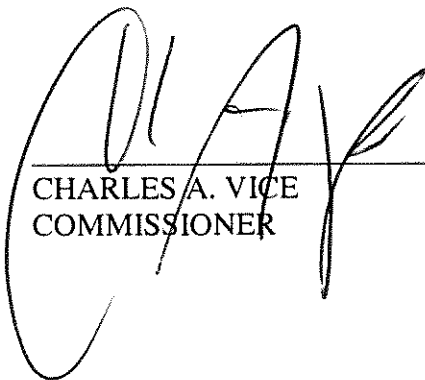
9. In consideration of execution of this Agreed Order, Respondent for itself, and for its successors and assigns, hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any 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 22nd day of November, 2013.



CHARLES A. VICE
COMMISSIONER

Consented to:

This 21 day of November, 2013.

This 18 day of November, 2013.

[Signature]
Authorized Representative
Division of Non-Depository Institutions
Department of Financial Institutions

WEL
Authorized Representative
Ditech Mortgage Corp

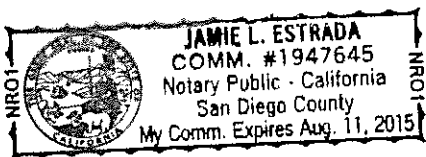
ACKNOWLEDGEMENT

STATE OF California)
)
COUNTY OF San Diego)

On this the 18 day of November, 2013, before me Jamie L. Estrada ^{Notary} the ^{Public} undersigned, William Estrada, did personally appear and acknowledge himself ~~for~~ ^{as} to be the authorized representative for Ditech Mortgage Corporation formerly known as Security One, and that he ~~she~~, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

My Commission Expires: August 11, 2015

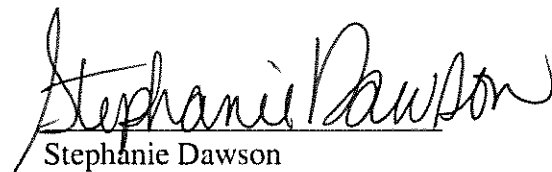


Jamie L. Estrada
Notary Public

Certificate of Service

I hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 26th day of November, 2013, by certified mail, return receipt requested, to the following:

Ditech Mortgage Corporation
A/k/a Security One Lending
3131 Camino Del Rio North, Suite 1400
San Diego, CA 92108
Attn: Bill Trask


Stephanie Dawson
Department of Financial Institutions