

**SETTLEMENT AGREEMENT**

**THIS Agreement** made this the 21<sup>st</sup> day of February, 2008, by and between Financial Mortgage Lenders LLC dba Financial Mortgage Lenders, a licensee under the Mississippi Mortgage Consumer Protection Law (Section 81-18-1, Miss. Code Ann. 1972, *et seq.*) (hereinafter referred to as Licensee) and the Mississippi Department of Banking and Consumer Finance (hereinafter referred to as DBCF).

**WHEREAS**, on February 13, 2008, DBCF received an advertisement for licensee #348/2008 which violated two sections of the Mississippi Mortgage Consumer Protection Law, and

**WHEREAS**, Licensee has decided that he does not desire to contest the findings and violations noted by the Department and does not desire to request a public hearing on the matter, and instead desires to fully and finally settle this matter with DBCF without a public hearing on the terms and conditions set forth herein; and,

**WHEREAS**, Licensee understands that this Settlement Agreement has the same force and effect as an Order of the DBCF entered after a public hearing, that this Settlement Agreement is a public record, and that this Settlement Agreement and the civil money penalties imposed herein will be published on the website maintained by DBCF wherein the official acts and orders of DBCF are posted;

**NOW THEREFORE, PREMISES CONSIDERED**, Licensee hereby agrees to pay a civil money penalty in the total amount of \$750.00 to DBCF.

**LICENSEE HEREBY AGREES** to pay the said civil money penalty to DBCF on or before the 25<sup>th</sup> day of March, 2008.

Financial Mortgage Lenders, LLC

By: \_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

DEPARTMENT OF BANKING  
AND CONSUMER FINANCE

By: \_\_\_\_\_  
John Allison, Commissioner