



**DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI**

In the matter of:

**Mid-South Mortgage & Investments, Inc.
D/B/A Freedom Lending
302 17th Street, Suite D
Meridian, MS 39301**

RESPONDENT

ORDER TO CEASE AND DESIST

**ORDER OF THE COMMISSIONER
OF
BANKING AND CONSUMER FINANCE
OF THE STATE OF MISSISSIPPI**

THIS DAY this cause came on for consideration by the Commissioner of Banking and Consumer Finance, and the Commissioner having considered the evidence presented, and being fully informed and advised in the premises, finds as follows:

1. The Commissioner has jurisdiction over the Respondent and the subject matter pursuant to Section 81-18-1 et seq. of the Mississippi Code of 1972, Annotated, same being the "Mississippi Mortgage Consumer Protection Law".

2. Section 81-18-39(2) , Mississippi Code of 1972, Annotated, authorizes the Commissioner of the Department of Banking and Consumer Finance to enter an Order requiring persons in violation of the provisions of Section 81-18-1, et seq., Mississippi Code of 1972, Annotated, to stop or refrain from violations of the aforesaid Law.

3. Based upon the facts and information received by Director Traci McCain and information obtained by Examiner Kris Booker & Larry Carter that indicates that the Licensee executed two (2) conflicting and different HUD Settlement Statements on mortgage loan transactions, which is in violation of Section 81-18-27(1)(b),(f) and (g).

IT IS HEREBY ORDERED, that the above named Respondent immediately cease and desist from any further such violations and comply with all applicable provisions of Section 81-18-1 et seq. of the Mississippi Code of 1972.

IT IS FURTHER ORDERED that nothing contained in this Order shall prohibit the Commissioner of Banking and Consumer Finance or any other appropriate person or law enforcement authorities from initiating and pursuing any other civil or criminal violations, penalties and remedies against the above name Respondent, as provided by law.

SO ORDERED, this the 26th day of April, 2006.

John S. Allison, Commissioner
Department of Banking and Consumer Finance

BY: _____
Kristopher Lee Booker

TITLE: Examiner/Mortgage Division

PROOF OF SERVICE

I personally mailed certified a true copy of the Order of the Commissioner of the Department of Banking and Consumer Finance on the _____ day of _____, 2003 to:

_____.

This, the _____ day of _____, 2004.

BY: _____

TITLE: _____

I hereby acknowledge receipt of the attached Order on this the _____ day of _____, 2004.

Respondent: _____