DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI

In the matter of:	RESPONDENT
First American Mortgage Trust **dba NXTLOAN.com, Corp** **56 Harvard Street** **Brookline, MA 02445**	

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 S.A.F.E. Mortgage Act".

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 the Commissioner from Director Traci McCain with the Department of Banking and Consumer Finance, who has determined that there was a violation of the Mississippi S.A.F.E. Mortgage Act, in that Respondent is apparently conducting business in the State of Mississippi without proper licensure, which is in violation of Section 81-18-7(1), Mississippi Code of 1972, Annotated.

IT IS HEREBY ORDERED, that the above named Respondent immediately cease and desist from engaging in all present and future activities relative to the operation of the Mortgage Company business in Mississippi until said Respondent complies with all applicable provisions of Section 81-18-1 et seq., Mississippi Code of 1972, Annotated, and until any and all of Respondent's application(s) for a Mortgage Broker or Mortgage Lender License have been duly approved by the Commissioner of Banking and Consumer Finance according to law and said license conspicuously displayed by Respondent on said Mortgage Company premises.

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 19th day of April, 2012.

Theresa Brady, Commissioner
Department of Banking and Consumer Finance

BY: Traci McCain
Traci McCain

TITLE: Director, Mortgage Division