DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI

In the matter of: **Angelia Reed** **d/b/a Universal Financial Investments** **9405 Log Run Court** **McKinney, TX 75070**	**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 the Commissioner from Examiner Traci McCain with the Department of Banking and Consumer Finance, who has determined that there was a violation of the Mississippi Mortgage Consumer Protection Law, in that Respondent is not located at the address on the license issued to the Respondent by the Department in accordance with Section 81-18-17(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 Company 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 _____27th_____ day of _____July_____, 2006.

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

BY: _____
Traci McCain

TITLE: Director, 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: _____