

OTHER PENALTIES PAID
Report Date: October 1, 2011

<u>Name</u>	<u>Related to License No.</u>	<u>Date</u>	<u>Amt. of Penalty</u>	<u>Reason</u>
Aaron K. Hill	MC-3525	10/26/2009	\$2,500	Failure to obtain Commission approval prior to acquiring more than 25% of the ownership of First Meridian Corporation of Florida.
Accent Management Group, LLC	MB - 841	6/4/2003	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Accent Mortgage Services, Inc.
Alan B. Shoemaker	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC
Alberto Leguizamon	MLB - 1142	10/25/2005	\$2,500	Failure to obtain approval prior to acquiring more than 25% of the ownership of Embassy Mortgage, Inc.
AMRESKO, Inc.	ML - 304	11/13/1998	\$1,000	Failure to obtain approval prior to acquiring the stock of Amerigroup Mortgage Corporation
Andrew Abraham	ML - 489	2/5/2009	\$2,500	Failure to obtain approval prior to acquiring 45% of the ownership of Christopher E. Hobson Inc. d/b/a Franklin Federal
Angela H. Apgar	MC-4723	10/26/2009	\$2,500	Failure to obtain Commission approval prior to acquiring 50% of the ownership of Valley Tree Mortgage L.L.C.
Anthony Robert Scardeletti	MB - 1701	1/10/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Washington Capital Financial Corp.
Bahman Ardalan	MB - 1998	9/14/2006	\$1,000	Failure to obtain approval prior to acquiring 50% of the stock of Aring Corporation d/b/a Allstate Home Mortgage
Belmont Mortgage, Inc.		8/5/2005	\$2,500	Conducting a mortgage broker business in Virginia without the required license in violation of §6.1-410
Benjamin M. Lyons	MLB - 655	12/18/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity First Lending, Inc.

Benjamin M. Lyons	MLB - 780	8/5/2005	\$2,000	Failure to obtain approval prior to acquiring 35% of the ownership of Bay Capital Corp. d/b/a Level One Mortgage Capital (Silver Spring Office)
Berkshire Hathaway, Inc.	ML - 189	2/23/2006	\$5,000	Failure to obtain approval prior to acquiring stock of Vanderbilt Mortgage and Finance, Inc.
Bing Sing D. Wang	MB - 2170	9/29/2004	\$1,000	Failure to obtain approval prior to acquiring membership interests in Lifetime Financial Services, LLC, in violation of §6.1-416.1
Bingham Financial Services Corporation	ML - 252	3/20/2002	\$1,000	Failure to obtain approval prior to acquiring the stock of Dynex Financial, Inc. (now known as Origen Financial, Inc.
BNC Holdings, Inc.	MLB - 535	10/30/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of BNC Mortgage, Inc.
Bobby R. Hall, Jr.	PL - 96	4/15/2008	\$2,000	Failure to obtain approval prior to acquiring more than 25% ownership of NFC-Check Cashing Service, Inc. d/b/a NFC-Payday Advance
Brar, Inc.		4/26/2011	\$10,000	Making motor vehicle title loans in Virginia without a license in violation of §6.2-2201
Brian Maller	MB - 1451	1/31/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% ownership of Anderson Home Mortgage Corporation
Brice A. Halbrook	MB - 938	5/9/2002	\$1,000	Failure to obtain approval prior to acquisition of 50% of stock in Townsend & Wright Mortgage Corporation (now known as Townsend & Halbrook Mortgage Corporation)
Bruce Hoting	MB - 4104	12/19/2008	\$1,250	Failure to obtain approval prior to acquiring 50% of the ownership of Traditional Home Mortgage, Inc.
C. Richard Bell	MLB - 303	2/28/1997	\$500	Failure to obtain approval prior to acquiring more than 25% of stock in Capitol Mortgage Bankers
Chris Kirchner	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC

Compare, LLC	MB - 2338	10/19/2007	\$5,000	Failure to obtain approval prior to acquiring more than 25% ownership of NexTag, Inc. d/b/a Calibex
Daniel P. Cullather	MC-4723	10/20/2009	\$2,500	Failure to obtain Commission approval prior to acquiring 50% of the ownership of Valley Tree Mortgage L.L.C.
David G. Javdan		4/18/2007	\$2,500	Conducting a mortgage broker business in Virginia without the required license in violation of §6.1-410
David J. Oliverio	MLB - 657	1/8/2004	\$1,000	Failure to obtain approval prior to acquisition of 50% of the stock of 1st American Mortgage, Inc. d/b/a CU Mortgage Group
Deidre A. Connor	MB - 1844	6/4/2003	\$500	Failure to obtain approval prior to acquiring more than 25% of the stock of Carnegie Financial Group d/b/a Captial Investment Group
Dennis R. Brown	MB - 587	11/13/1998	\$1,000	Failure to obtain approval prior to acquiring the stock of Chesapeake 1st Mortgage Corporation
Donald W. Tidd	MB - 1823	1/30/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Dominion Mortgage Corporation
Edgar Uriona	MB - 3667	11/25/2008	\$2,500	Failure to obtain approval prior to acquiring more than 25% of the ownership of Five Star American Mortgage, Inc.
Edwin E. Hosier, Jr.	MLB - 796	10/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Concorde Acceptance Corporation
Eric Christopherson	MC-4440	3/6/2009	\$2,500	Failure to obtain Commission approval prior to acquiring 30% of the ownership of Allegro Funding Corp.
Eric Morgenson	MLB - 648	5/18/2006	\$1,000	Failure to obtain approval prior to acquiring 25% of the stock of Nationwide Lending Corporation
Farbod Smith Zohouri	MLB - 856	6/20/2003	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Znet Financial, LLC

Fidelity Funding Acquisition Corporation	MLB - 436	11/8/1999	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity Funding Mortgage Corporation
First National Home Finance Corporation	ML - 334	2/12/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of Lendex, Inc.
FNRES Holdings, Inc.	MB - 2714	6/5/2007	\$3,000	Failure to obtain approval prior to acquiring the stock of Stecroft Holdings, Inc. d/b/a Go Apply, Inc.
Frank A. Novak	MB - 1403	8/28/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of American Mortgage and Investment Corporation
George P. Emerson, Jr.	ML - 370	10/31/2001	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Mortgage Virginia, LLC
Gilbert J. Barteau	MLB - 796	10/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Concorde Acceptance Corporation
Glenn H. Hall	PL - 96	4/15/2008	\$2,000	Failure to obtain approval prior to acquiring more than 25% ownership of NFC-Check Cashing Service, Inc. d/b/a NFC-Payday Advance
Haddock Mortgage LLC	MLB - 912	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 25% of the ownership of TransLand Financial Services, Inc.
Henry A. Delgado	MLB - 727	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 25% of the ownership of Liberty Funding Services, Inc.
Interstate Credit Corporation	MLB - 678	10/25/2005	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Americorp Credit Corporation
J. Todd Rawle	PL - 21	6/28/2007	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Anykind Check Cashing, LC d/b/a Check City
James B. Luke, Sr.	MLB - 1009	9/11/2007	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Paragon Home Lending, LLC
James E. Davis	MB - 1694	10/25/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Southwestern Mortgage Corporation

James Guzanick	ML - 451	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Paragon Home Lending, LLC
James M. Curry	MLB - 1124	10/25/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Key Financial Corporation
Jerry Cugno	MB - 2242	8/5/2005	\$5,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Premier Mortgage Funding, Inc.
Jim C. Hodge	MLB - 592	1/8/2004	\$15,000	Failure to obtain approval prior to acquisition of more than 25% of stock in Allied Home Mortgage Capital Corporation
John M. Cushwa	MB - 2857	9/27/2007	\$1,000	Failure to obtain approval prior to acquiring 37 1/2% ownership of Fredericktown Mortgage, LLC
John Sallah	MB - 2089	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 25% of the ownership of Madison Investment Advisors, LLC d/b/a Madison Mortgages
John T. Rogers	MB - 537	4/5/1996	\$500	Failure to obtain approval prior to acquisition of stock in American Finance & Investments, Inc.
Joseph E. Dunn	MLB - 410	7/10/1997	\$500	Failure to obtain approval prior to acquiring more than 25% of stock in Superior Mortgage Corporation
Joseph J. Iacobelli	MLB - 991	1/10/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% ownership of Premier Mortgage Group, LLC
Joseph Niosi, Jr.	MB - 2812	12/22/2008	\$2,500	Failure to obtain approval prior to acquiring 100% of the ownership of Amerinet Financial, L.L.C.
Kimberly Hoting	MB - 4104	12/19/2008	\$1,250	Failure to obtain approval prior to acquiring 50% of the ownership of Traditional Home Mortgage, Inc.
Larry F. Pratt	MLB - 136	12/29/1997	\$500	Failure to obtain approval prior to acquiring the stock on First Savings Mortgage Corporation
Lawrence R. Lesiger	MLB - 821	8/29/2007	\$2,000	Failure to obtain approval prior to acquiring 48% of the ownership of First Mutual Corp.

LIM Holdings, Inc.	MB - 2236	10/25/2005	\$5,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of LowerMyBills, Inc.
Mallory Paul Hill	MLB - 784	3/21/2008	\$2,500	Failure to obtain approval prior to acquiring stock of Novelle Financial Services, Inc.
Marco G. Minuto	MLB - 727	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 75% of the ownership of Liberty Funding Services, Inc.
Marie R. Jones	ML - 451	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Paragon Home Lending, LLC
Marissa P. Gomez	MB - 1915	8/29/2007	\$1,000	Failure to obtain approval prior to acquiring 50% of the ownership of Sunny View Mortgage Group, LLC
Michael J. Rappaport	MLB - 591	7/6/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Residential Lending Corporation
Michael Joseph	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC
Michael R. Adams	MB - 3527	9/27/2007	\$1,000	Failure to obtain approval prior to acquiring 50% of the ownership of Highland Banc, Inc.
Michael R. Berte	MLB - 773	5/24/2004	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Home Capital, in violation of §6.1-416.1
Morris E. Sampson	MLB - 243	9/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Kenwood Associates, Inc.
Mortgage Servicing Acquisition Corp.	MLB - 386	4/5/1996	\$500	Failure to obtain approval prior to acquisition of stock in B First Residential Corp.
Opteum Inc.	ML - 420	3/12/2007	\$5,000	Failure to obtain approval prior to acquiring 100% ownership of Opteum Financial Services, LLC
Paul D. Bekman	MLB - 780	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 30% of the ownership of Bay Capital Corp. d/b/a Level One Mortgage Capital (Silver Spring Office)

Phelps Mortgage LLC	MLB - 912	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 25% of the ownership of TransLand Financial Services, Inc.
Philip Romero	MLB - 709	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Loan Link Financial Services, Inc. (Used in VA by: Loan Link Financial Services)
Phillip McCall	MLB - 678	10/25/2005	\$500	Failure to obtain approval prior to acquiring 25% of the ownership of Americorp Credit Corporation
Phillip Siebert	ML - 451	10/25/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Paragon Home Lending, LLC
Professional Financial Partners, LLC	MB - 2845	4/18/2007	\$2,000	Failure to obtain approval prior to acquiring 51% of the ownership of Virginia Mortgage, LLC
R. Tracy Rawle	PL - 21	6/28/2007	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Anykind Check Cashing, LC d/b/a Check City
Raymond H. Starkes	MLB - 1127	10/25/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Residential Home Loan Centers, LLC
Robert C. Anderson	MLB - 1552	9/27/2007	\$2,000	Failure to obtain approval prior to acquiring 40% of the ownership of First Priority Mortgage & Finance, Inc.
Robert W. Tucker	MC-3226	9/4/2009	\$2,500	Failure to obtain Commission approval prior to acquiring 50% of the stock of AmeriFund Mortgage Services, L.L.C.
Scott Cole	MB - 1628	9/11/2007	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Prestige Home Mortgage, LLC
Shawn T. O'Brien	MC-4292	3/10/2009	\$2,500	Failure to obtain Commission approval prior to acquiring the stock of QR Lending, Inc.
Specialty Finance Partners	MB - 1120	6/30/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Lending Tree, Inc.
Stacy Snyder	MLB - 708	3/15/2004	\$1,000	Failure to obtain approval prior to acquisition of 40% of stock in CapitalBanc Mortgage Corporation

Stephen Bennett	MLB - 1262	12/22/2008	\$2,500	Failure to obtain approval prior to acquiring 50% of the ownership of Premier Mortgage Capital, Inc.
Stewart D. Sachs	MLB - 655	12/18/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity First Lending, Inc.
Technical Olympic USA, Inc.	MLB - 549	10/30/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of Preferred Home Mortgage Company
The Heavener Company Mortgage LLC	MLB - 912	8/5/2005	\$1,000	Failure to obtain approval prior to acquiring 25% of the ownership of TransLand Financial Services, Inc.
Thomas Yost, Sr.	MB - 1369	11/20/2003	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Calvert Mortgage Corporation, LLC
Timothy J. Burke	MLB - 648	5/18/2006	\$1,000	Failure to obtain approval prior to acquiring 25% of the stock of Nationwide Lending Corporation
Transamerica Corporation	ML - 269	9/24/1999	\$1,000	Failure to obtain approval prior to acquiring the stock of Transamerica Mortgage Company
Vincent L. Marconi	ML - 489	2/11/2009	\$2,500	Failure to obtain approval prior to acquiring 45% of the ownership of Christopher E. Hobson Inc. d/b/a Franklin Federal
W.J. Bradley Company Merchant Partners, LLC	MLB - 678	10/25/2005	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Americorp Credit Corporation
William K. Farrar	MC-2980	10/1/2009	\$2,500	Failure to obtain Commission approval prior to acquiring ownership of Flagship Financial Group, LLC
Z. Vanessa Giacoman	MC-5154	12/18/2009	\$2,500	Failure to obtain Commission approval prior to acquiring 50% ownership of Assurity Financial Services, LLC
Zuzana Paduano	MC-4440	3/6/2009	\$2,500	Failure to obtain approval prior to acquiring 70% of the ownership of Allegro Funding Corp.