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COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-270

IN THE MATTER OF:
RT MORTGAGE CORPORATION

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. RT Mortgage Corporation is licensed with the Department of Financial Institutions ("DFI") as a mortgage loan broker whose principal office is located at 660 North University Boulevard, Second Floor, Middletown, Ohio 45042.

2. In November 2008, DFI discovered that Respondent was maintaining an unregistered branch location at 71 Cavalier Boulevard, Suite 309, Florence, Kentucky in violation of KRS 286.8-100.

3. On November 7, 2008, a DFI investigator discovered web listings for the unregistered branch. The DFI investigator also visited the branch where he observed Respondent's signs, offices, office equipment, employees, and Kentucky loan files.

AGREEMENT AND ORDER

The Department of Financial Institutions and RT Mortgage Corporation, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. RT Mortgage Corporation agrees to pay a fine in the amount of one thousand dollars ($1,000) for the violations set forth above, which shall be in the form of a certified check or money order made payable to "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601 prior to the entry of this Order.

2. RT Mortgage Corporation shall permanently cease and desist from conducting any Kentucky business from unregistered locations, including but not limited to the location identified herein, until such locations are properly registered as a branch location in accordance with the requirements set forth in KRS 286.8-100 and KRS 286.8-032(5).

3. In regard to this matter, RT Mortgage Corporation waives its right to demand a hearing, at which RT Mortgage Corporation would be entitled to legal representation, to confront and cross examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf, or to otherwise appeal or set aside this Order. Further, RT Mortgage Corporation consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

4. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 13th day of January, 2009.

Charles A. Vice
Commissioner

Consented to:

This 13 day of Jan, 2009

Norman C. Thompson, Branch Manager
Division of Financial Institutions
Department of Financial Institutions

This 31 day of 12, 2008

David M. Krause, President
RT Mortgage Corporation

STATEMENT OF AUTHORIZATION

I, **David M. Krause**, state on behalf of RT Mortgage Corporation, that I have read the foregoing Agreed Order; that I know and fully understand its contents; that I am an officer authorized to enter into and execute this Agreed Order on behalf of Executive RT Mortgage Corporation, that RT Mortgage Corporation, agrees freely and without threat of coercion of any kind to comply with the terms and conditions stated herein; and that RT Mortgage Corporation, voluntarily agrees to enter into this Agreed Order, expressly waiving any right to a hearing on the matters described herein.

By: D M Krause
David M. Krause, President
RT Mortgage Corporation

STATE OF OH)
)
COUNTY OF Butler)

On this the 31 day of 12, 2008, before me Susie James, the undersigned officer, **David M. Krause**, did personally appear and acknowledge himself to be president of RT Mortgage Corporation, and that he, being authorized to do so, entered into and executed the foregoing instrument for the purposes therein contained.

In witness whereof I hereunto set my hand.

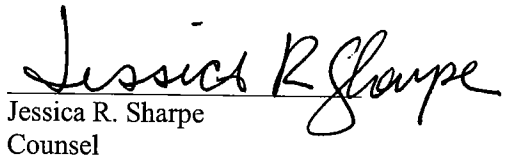
Notary Public
Date Commission Expires:

OFFICIAL SEAL
SUSIE JAMES
Notary Public - Ohio
BUTLER COUNTY
My Commission Expires
September 17, 2011

Certificate of Service

I, Jessica R. Sharpe, hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 14th day of Jan., 2009 by certified mail, return receipt requested, to the following:

Ms. Susie James
RT Mortgage Corp.
660 N. University Blvd., 2nd Flr.
Middletown, Ohio 45042



Jessica R. Sharpe
Counsel
Department of Financial Institutions
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