COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH-023

IN THE MATTER OF:
C.M.A. MORTGAGE, INC.
D/B/A HOMELAND CAPITAL MORTGAGE

SETTLEMENT AGREEMENT AND FINAL ORDER

BACKGROUND AND FACTUAL FINDINGS

1. C.M.A. Mortgage, Inc. d/b/a Homeland Capital Mortgage ("C.M.A. Mortgage") was licensed with the Office of Financial Institutions ("OFI") as a mortgage loan company with its principal office located at 212 J.H. Walker Drive, Pendleton, Indiana 46064.

2. On October 10-11, 2007, an examination was conducted into the condition, workings and affairs of the licensee in order to determine whether: (1) it was in compliance with applicable laws and regulations; (2) its practices and policies had an adverse impact on prospective borrowers; and (3) it was being operated efficiently, fairly, and in the public interest.

3. In the course of that examination it was discovered that C.M.A. Mortgage violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using three unregistered loan officers/originators.

AGREEMENT AND ORDER

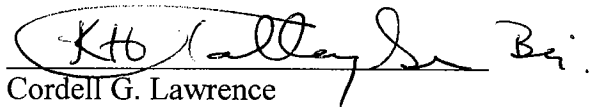
The Office of Financial Institutions and C.M.A. Mortgage, in the interest of economically and efficiently resolving the issues raised in the foregoing Background and Factual Findings, agree as follows:

1. In lieu of the imposition of a fine for the violations set forth herein, the parties hereby agree that C.M.A. Mortgage shall make and tender (on or before the date of execution of this Settlement Agreement and Order) a voluntary monetary contribution to State Regulatory Registry, LLC, in the amount of seven thousand five hundred dollars ($7,500) to support the Nationwide Mortgage Licensing System, jointly sponsored by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators, with said contribution being mailed or hand-delivered to Bill Matthews, Nationwide Mortgage Licensing System, 1155 Connecticut Ave. NW, Fifth Floor, Washington, D.C. 20036-4306, with a copy of the contribution check being mailed or hand-delivered on or before the date of execution of this Settlement Agreement to the Office of Financial Institutions, Attn: Jessica Sharpe, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, C.M.A. Mortgage waives its right to demand a hearing, at which C.M.A. Mortgage would be entitled to legal representation, to confront and cross examine witnesses for the Office of Financial Institutions, and to present evidence on its own behalf. Further, C.M.A. Mortgage consents to and acknowledges the jurisdiction of the Office of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 1st day of April, 2008.



Cordell G. Lawrence
Executive Director

Consented to:

This 31st day of March, 2008

David Coyle, Director
Division of Financial Institutions
Office of Financial Institutions

This 26 day of March, 2008

X Clayton Martin

Clayton Martin, President
C.M.A. Mortgage, Inc.
d/b/a Homeland Capital Mortgage