

the State of Alabama which required licensing under the Mortgage Broker Act when, in fact, Caughern & Associates is not and has not been licensed by this Department to conduct such business in this state.

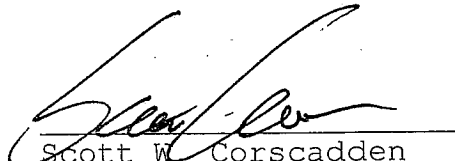
It is, therefore, ORDERED as follows:

1. That Caughern & Associates cease and desist from conducting, or undertaking to conduct, any mortgage broker business within the state of Alabama until such time as it is properly licensed to do so by this Department.

2. That violation of this Order will be dealt with to the full extent of the law.

3. That a copy of this Order be mailed to Caughern & Associates by first class mail.

Issued at Montgomery, this 20th day of February, 2009.



Scott W. Corscadden
Supervisor
Bureau of Loans

STATE OF ALABAMA
STATE BANKING DEPARTMENT
P. O. BOX 4600
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