

**STATE OF ALABAMA
STATE BANKING DEPARTMENT**

IN THE MATTER OF:)	
)	
NPVTEST.ORG)	ADMINISTRATIVE ORDER
d/b/a NATIONAL MORTGAGE)	NO. MB 2011-02
HELP CENTER)	

CEASE AND DESIST ORDER

The Alabama State Banking Department (“Department”), having the authority to administer and provide for the enforcement of all provisions of Title 5, Chapter 19, Code of Alabama 1975, the Alabama Consumer Credit Act, and Title 5, Chapter 25, Code of Alabama 1975, the Mortgage Brokers Licensing Act, upon due consideration of the subject matter hereof, has determined as follows:

RESPONDENT

1. **NPVTEST.ORG d/b/a NATIONAL MORTGAGE HELP CENTER** is a person(s) or business entity offering consumers in Alabama assistance with mortgage loans for a fee. This activity includes the solicitation of consumers in Alabama and the placement, negotiation or processing of mortgage loans for borrowers in Alabama.

STATEMENT OF FACTS

2. The Department received a consumer complaint regarding **RESPONDENT** and activities of the **RESPONDENT** that included the payment of a fee by an Alabama consumer for assistance in obtaining a modification of a mortgage loan.

3. The Department conducted a review of records and determined that the **RESPONDENT** was not licensed by the Department under the Alabama Consumer Credit Act or the Mortgage Brokers Licensing Act. Additionally, the review indicated that no application

for licensure was ever submitted by **RESPONDENT** under the Alabama Consumer Credit Act or the Mortgage Brokers Licensing Act.

4. On September 26, 2011, the Undersigned gave notice to **RESPONDENT**, by certified mail, return receipt requested, at its three (3) known addresses, that the Department had reasonable grounds to believe that **RESPONDENT** conducted activities under the Alabama Consumer Credit Act or Mortgage Brokers Licensing Act without benefit of a license.

5. The notice indicated that the State Banking Department intended to enter a Cease Desist Order against **RESPONDENT**.

6. As required by § 5-19-25 and § 5-25-16, the Department provided notice that **RESPONDENT** was entitled to a hearing before such an Order would be entered.

7. The Department scheduled the hearing for October 20, 2011, at 10:00 a.m.

8. The Department received return receipts from all three addresses to which the notice was provided indicating that the notices were in fact received and signed for.

9. As scheduled, the hearing was convened on October 20, 2011. Present, representing the Department, was W. Mark Anderson III, its Deputy Attorney General. Arlene Baldwin, Consumer Services Specialist for the Bureau of Loans, testified on behalf of the Department. No one appeared for the **RESPONDENT**.

CONCLUSION OF LAW

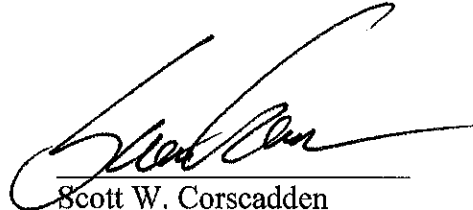
10. **RESPONDENT** was conducting business with residents of the State of Alabama without first obtaining the required license under the Alabama Consumer Credit Act or Mortgage Brokers Licensing Act.

11. That **RESPONDENT** is operating in violation of Regulation 155-2-2-.18 by offering mortgage loan modification services without the required license under the Alabama Consumer Credit Act or Mortgage Brokers Licensing Act.

ACCORDINGLY, IT IS HEREBY ORDERED that **RESPONDENTS** immediately **CEASE AND DESIST** conducting, or undertaking to conduct, any business in the state of Alabama until such time as the **RESPONDENT** is properly licensed to do so by this Department.

Entered at Montgomery, Alabama this 3rd day of November, 2011.

STATE BANKING DEPARTMENT
401 Adams Avenue, Suite 680
Montgomery, Alabama 36104



Scott W. Corcadden
Supervisor
Bureau of Loans