

**STATE OF ALABAMA
STATE BANKING DEPARTMENT**

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| IN THE MATTER OF: |) | |
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| HAMPTON FORREST HOOK |) | ORDER |
| 3377 AUGUSTA PLACE |) | CASE NO: MLO-2014-004 |
| MONTGOMERY, ALABAMA 36111 |) | |

**ORDER DENYING APPLICATION FOR MORTGAGE
LOAN ORIGINATOR LICENSE**

Hampton Forrest Hook (“Applicant”) has been licensed as a mortgage loan originator since August 12, 2011 and filed a renewal application with the State Banking Department of Alabama (“Department”) for a Mortgage Loan Originator License (NMLS ID #753844) in 2014. On December 5, 2014, the Department sent notification to the Applicant that it intended to deny the application due to the following:

1. Section 5-26-6(3) of the Alabama Secure and Fair Enforcement for Mortgage Licensing Act (Alabama SAFE Act) prevents the Supervisor from issuing a mortgage loan originator license to any individual who has not demonstrated financial responsibility, character, and general fitness as to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purposes of the Act.
2. Section 5-26-9 of the Alabama SAFE Act provides that the minimum standards for license renewal for mortgage loan originators shall include that the mortgage loan originator continues to meet the minimum standards for issuance under Section 5-26-6(1) to (6).
3. Section 5-26-13 of the Alabama SAFE Act provides that the Supervisor may deny or decline to renew a license if an applicant or licensee fails at any time to meet the requirements of Section 5-26-6 or Section 5-26-9 or withholds information or makes a material misstatement in an application for a license or renewal of a license.

The notice of December 5, 2014, allowed the Applicant 20 days within which to request a hearing or withdraw the application. The Applicant requested a hearing and the hearing was conducted on January 15, 2015 at approximately 1:00 p.m.

During the hearing, the Department presented information that Hampton Forrest Hook was the subject of an Order of Bar (Administrative Order No. OB-2005-0034) issued by the Alabama Securities Commission on September 26, 2005. The Order of Bar issued by the Alabama Securities Commission states that Hampton Forrest Hook engaged in a course of business which operated as a deceit upon his clients in violation of Section 8-6-17(a)(3), Code of Alabama and engaged in dishonest or unethical practices in the securities business in regard to his clients in violation of Section 8-6-3(j)(7), Code of Alabama.

The Department presented further information that on the original application for licensure as a mortgage loan originator submitted to the Department on July 5, 2011, Hampton Forrest Hook responded to disclosure questions regarding any past regulatory action taken against him in the negative. Specifically, Hampton Forrest Hook answered the following questions on the initial application as follows:

“(I) Has any State or Federal regulatory agency or foreign financial regulatory authority ever:

- (1) found you to have made a false statement or omission or been dishonest, unfair or unethical? **NO**
- (2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)? **NO**
- (3) found you have to been a cause of a financial services-related having its authorization to do business denied, suspended, revoked or restricted? **NO**
- (4) entered an order against you in connection with a financial services-related activity? **NO**
- (5) revoked you registration or license? **NO**
- (6) denied or suspended your registration or license, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities? **NO**
- (7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business? **NO**
- (8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct? **NO**”

Hampton Forrest Hook answered the same questions in the negative on seventeen (17) subsequent attestations filed in connection with filings made through the Nationwide Mortgage Licensing System (“NMLS”) to the Department.

Hampton Forrest Hook presented no evidence to contradict or otherwise explain the responses and did not dispute the information presented by the Department.

The information presented during the hearing indicated that Hampton Forrest Hook withheld information or made a material misstatement in an application for a license or renewal of a license in violation of Section 5-26-13(b).

Therefore, it is the Final Order of this Department that the renewal application of Hampton Forrest Hook for a mortgage loan originator license is DENIED.

A copy of this Order shall be mailed to the applicant at 3377 Augusta Place, Montgomery, Alabama 36111, by certified mail.

Issued at Montgomery, this 23rd day of January 2015.

/s/ Scott W. Corcadden
Scott W. Corcadden
Supervisor, Bureau of Loans