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DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCE AND CORPORATE SECURITIES  
FINANCE SECTION

BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
STATE OF OREGON

In the Matter of  
ADVANTAGE INVESTORS  
MORTGAGE CORP.

Order No. O-03-0017

CEASE AND DESIST ORDER AND  
CONSENT TO IMPOSITION OF CIVIL  
PENALTIES

To: Barbara B. Stagner  
Advantage Investors Mortgage Corp.  
245 Commerce Green Blvd., Suite 200  
Sugarland, TX 77478

WHEREAS the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter "the Director") conducted an investigation of Advantage Investors Mortgage Corp., and determined that Advantage Investors Mortgage Corp. engaged in activities constituting violations of ORS 59.840 through 59.965 (hereinafter "the Oregon Mortgage Lender Law"); and

WHEREAS Advantage Investors Mortgage Corp. wishes to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signatures subscribed on this order Advantage Investors Mortgage Corp. hereby CONSENTS to entry of this order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter:

FINDINGS OF FACT

The Director FINDS that:

1. Advantage Investors Mortgage Corp. (hereinafter "Respondent") engages in residential mortgage transactions in Oregon or on Oregon real property in expectation of compensation.



1 least 30 days prior to opening the branch location.

2 2. Respondent violated OAR 441-860-0030 by failing to pay the licensing fee and  
3 provide the branch location's address, telephone numbers, and supervisor's  
4 information to the Division prior to opening the branch location.

5 **ORDER**

6 The Director, pursuant to ORS 59.885(4), hereby **ORDERS** that Advantage  
7 Investors Mortgage Corp. will **CEASE AND DESIST** from violating any provision of  
8 Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 and any rule,  
9 order, or policy issued by the Division.

10 The Director, pursuant to ORS 59.996 hereby **ORDERS** Advantage Investors  
11 Mortgage Corp. to pay the State of Oregon a civil penalty of \$6,350.00. The civil penalty  
12 is based upon \$5,000 for failing to provide the licensing fee and notification prior to  
13 opening the branch location and \$900 for originating 9 loan applications (\$100 per  
14 application) which funded and \$450 for taking 9 applications that did not fund prior to  
15 notification (\$50 per application).

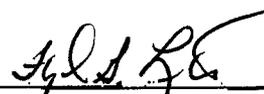
16 The Director suspends payment of \$3,175.00 of the assessed civil penalty for a  
17 three year period. If in the period between the date of the Order to three years from the  
18 date of the Order, Respondent violates any provision of the Oregon Mortgage Lender  
19 Law, OAR 441-850-0005 through 441-885-0010 or any rule, order, or policy issued by  
20 the Division, the suspended portion of the assessed civil penalty will become  
21 immediately due and payable. If the Respondent does not violate the Oregon Mortgage  
22 Lender Law, OAR 441-850-0005 through 441-885-0010 or any rule, order, or policy  
23 issued by the Division in the three year period, the suspended portion of the civil penalty  
24 is waived. The date of the Order is the date the Director signs the Order.

25 The entry of this Order in no way limits further remedies which may be available  
26 to the Director under Oregon law.

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Dated this 8th day of May, 2003.

**CORY STREISINGER, DIRECTOR  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**

by   
**Floyd G. Lanter, ADMINISTRATOR  
DIVISION OF FINANCE AND CORPORATE SECURITIES**

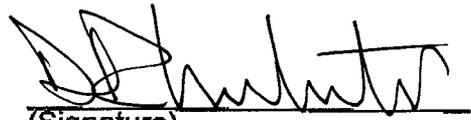
**CONSENT TO ENTRY OF ORDER**

I, Dawn R. Pemberton, state that I am the Executive Vice President of Advantage Investors Mortgage Corp., and I am authorized to act on its behalf; that I have read the foregoing Order and that I know and fully understand the contents hereof; that Advantage Investors Mortgage Corp. admits the findings of fact herein, voluntarily consents to the entry of this Order without further hearing, expressly waiving any right to a hearing in this matter; that Advantage Investors Mortgage Corp. understands that the Director reserves the right to take further actions to enforce this order or to take appropriate action upon discovery of other violations of Oregon Mortgage Lender Law; and that Advantage Investors Mortgage Corp. will fully comply with Oregon Mortgage Lender Law.

I understand that this Consent Order is a public document.

Dated this 30<sup>th</sup> day of April, 2003.

By Dawn R. Pemberton, Executive Vice President  
(Office Held)

  
(Signature)

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**CORPORATE ACKNOWLEDGMENT**

There appeared before me this 30<sup>th</sup> day of April, 2003.

Dawn R. Pemberton, who was first duly sworn on oath, and stated that s/he was and is the Executive Vice President of Advantage Investors Mortgage Corp. and

Dawn R. Pemberton is authorized and empowered to sign this Consent to Entry of Order on behalf of Advantage Investors Mortgage Corp. and to bind Advantage Investors Mortgage Corp. to the terms hereof.

Patricia A. Milner  
Signature of Notary Public  
Notary Public for the State of: Texas  
My Commission expires: 02-20-07

