

The State of Alabama  
State Banking Department

IN THE MATTER OF

ANGIE W. RICHARDSON

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CASE NO. MLO-2010-37

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

Angie W. Richardson filed an application with this Department for a Mortgage Loan Originator License (NMLS ID #216556) in November 2009. On September 23, 2010, the Undersigned sent notification to this applicant that he intended to deny the application due to the following deficiencies:

1. Applicant has not passed the National test with a grade of 75 or greater as required under Section 5-26-8 of the Alabama SAFE Act.
2. Applicant's NMLS Record indicates that the applicant is not sponsored by any company. Therefore, the applicant is not covered by a surety bond as required under Section 5-26-14 of the Alabama SAFE Act.

The notice of September 23, 2010, allowed the applicant 20 days within which to correct the above deficiencies or withdraw the application. The applicant has done neither.

Therefore, for the above cited deficiencies it is the Final Order of this Bureau and this Department that the application of Angie W. Richardson for a Mortgage Loan Originator license is DENIED.

Let a copy of this Order be mailed to the applicant's last known address of 5808 Horseshoe Bend Road, Dadeville, Ala. 36853 by first class mail.

Issued at Montgomery, this 21<sup>st</sup> day of October 2010.



Scott W. Corcadden  
Supervisor  
Bureau of Loans