

**The State of Alabama
State Banking Department**

IN THE MATTER OF)
) CASE #MB-2009-09
CHRISTIAN HOLDINGS, INC.)

ORDER DENYING APPLICATION FOR MORTGAGE BROKER LICENSE

On April 20, 2009, the Undersigned notified this Applicant, by certified mail, of his intent to deny its application for a Mortgage Broker license. On April 28, 2009, this office received a return receipt showing delivery on April 25, 2009. More than twenty days have passed and there has been no request for an administrative hearing. It is, therefore, ORDERED, that the application of Christian Holdings, Inc., for a Mortgage Broker license is DENIED on the following grounds:

A. The application was incomplete for failure to comply with the law in that it did not show that the Applicant maintained an office within the state of Alabama.

B. The financials submitted with the application were not properly certified so as to comply with the law.

C. The letter of reference was insufficient to certify as to the Applicant's good name and reputation in the community.

D. The application was not accompanied by the required certified checks for the investigation fee and license fee.

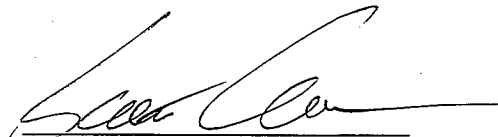
E. The application stated that the Applicant would do business under a name which includes the word "banker" when the use of such words is restricted to banking corporations and no other type of company may do business under such a name without the written permission of this Department. No such permission has been requested or granted.

F. The Applicant failed to answer truthfully all of the questions contained in the application.

It is, therefore, the Final Order of this Bureau and this Department that the application of Christian Holdings, Inc., for a Mortgage Broker license is DENIED.

Let a copy of this Order be sent to Christian Holdings, Inc., by certified mail.

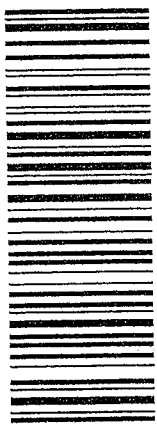
Issued at Montgomery, this ~~10th~~ day of June, 2009.



Scott W. Corscadden
Supervisor
Bureau of Loans

CERTIFIED MAIL

STATE OF ALABAMA
STATE BANKING DEPARTMENT
MONTGOMERY, AL 36130



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CHRISTIAN HOLDINGS INC
19031 MIRANDA DRIVE
CLEVELAND TX 77328

Street, Apt.
or PO Box
City, State

PS Form 3800, January 2001

See Reverse for Instructions