

**The State of Alabama  
State Banking Department**

IN THE MATTER OF                                    )  
  )  
JOEL ERIC JONES                                 )       CASE NO. MLO-2010-17

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

Joel Eric Jones filed an application with this Department for a Mortgage Loan Originator License (NMLS ID #93934) in December 2009 in which he stated under oath that his address of record was 31393 Cane Market Road, Walker, La. 70785.

On September 22, 2010, the Undersigned sent notification to this applicant that he intended to deny the application due to the following deficiencies:

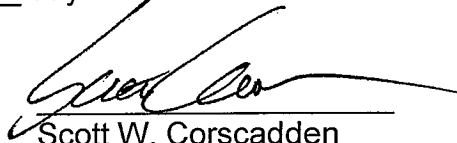
1. Applicant has not passed the National test with a grade of 75 or greater as required under Section 5-26-8 of the Alabama SAFE Act.
2. Applicant has not submitted authority to the NMLS for a background check as required under Section 5-26-11 of the Alabama SAFE Act.
3. Applicant's NMLS Record indicates 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.

On September 28, 2010, the above notice was returned to this Department by the United States Postal Service as undeliverable because the addressee had moved and the forwarding time to a new address of 31412 Cane Market Road, Walker, La. 70785, had expired.

For the above cited deficiencies and the failure to keep this Department informed as to his current address, it is the Final Order of this Bureau and this Department that the application of Joel Eric Jones for a Mortgage Loan Originator license is DENIED.

Let a copy of this Order be mailed to the applicant at Postal Service listed  
address of 31412 Cane Market Road, Walker, La. 70785.

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



Scott W. Corcadden  
Supervisor  
Bureau of Loans