

The State of Alabama
State Banking Department

IN THE MATTER OF)
)
JOSEPH MARK MESSENA) CASE NO. MLO-2010-23

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

Joseph Mark Messina filed an application with this Department for a Mortgage Loan Originator License (NMLS ID #93476) in January 2010 in which he stated under oath that his address of record was 3424 Gerlando Drive, Baton Rouge, La., 70814.

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

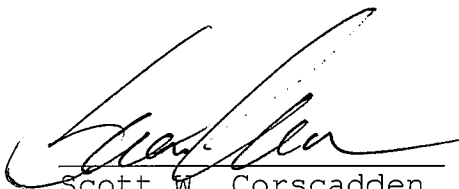
1. Applicant has not completed the required 20 hours of NMLS approved pre-licensing education as required under Section 5-26-7 of the Alabama SAFE Act.
2. Applicant has not passed the National test with a grade of 75 or greater as required under Section 5-26-8 of the Alabama SAFE Act.
3. Applicant has not submitted authority to the NMLS for a background check as required under Section 5-26-11 of the Alabama SAFE Act.
4. 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 October 1, 2010, the above notice was returned to this Department by the United States Postal Service as undeliverable because the addressee was "not known".

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 Joseph Mark Messina for a Mortgage Loan Originator license is DENIED.

Let a copy of this Order be mailed to the applicant at his last known address 3424 Gerlando Drive, Baton Rouge, La. 70814.

Issued at Montgomery, this 4th day of October 2010.



Scott W. Corscadden
Supervisor
Bureau of Loans

STATE OF ALABAMA
STATE BANKING DEPARTMENT
P.O. BOX 4600
MONTGOMERY, AL 36103-4600

JOSEPH MARK MESSENA
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