

THE STATE OF ALABAMA  
STATE BANKING DEPARTMENT

IN THE MATTER OF )  
 ) CASE NO. MLO-2012-02  
JULIE MELISSA McBRAYER )

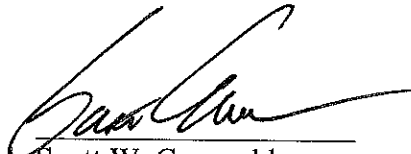
**ORDER REVOKING MORTGAGE LOAN ORIGINATOR LICENSE**

The Undersigned having given notice to this Licensee, on August 30, 2012, by certified mail, of his intent to revoke her Mortgage Loan Originator license for reasons stated in such notice, unless said Licensee requested an administrative hearing within thirty days of the date of such notice, and the said Licensee not having requested a hearing within the time allowed and further having notified this Bureau that she did not desire to contest such revocation, it appears to the Undersigned that this Licensee no longer meets the standards required of licensees by the provisions of the Alabama Secure and Fair Enforcement for Mortgage Licensing Act (Title 5, Chapter 26, Code of Alabama 1975).

It is, therefore, the Final Order of this Bureau and this Department that the Mortgage Loan Originator license of Julie Melissa McBrayer is REVOKED, effective immediately.

Let a copy of this Order be sent to the Licensee by certified mail.

Issued at Montgomery, this 9<sup>th</sup> day of October, 2012.



Scott W. Corscadden  
Supervisor  
Bureau of Loans

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**JULIE MELISSA McBRAYER  
4170 SEABROOK LANE  
BIRMINGHAM, AL 35216**

2. Article Number  
(Transfer from)

**91 7108 2133 3936 8657 7717**

PS Form 3811, February 2004

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
**X**  Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below.  No

3. Service Type  
 Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes