The State of Alabama State Banking Department

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LAUREN MURPHY)	Case	#	MB-2008-08
a/k	:/a	LAUREN	MURPHY	FALLS)			
a/k	:/a	NICOLE	WOOD)			

CEASE AND DESIST ORDER

On or about July 10, 2008, the Undersigned gave notice to Lauren Murphy, also known as Lauren Murphy Falls and Nicole Wood, by certified mail, return receipt requested, that he had received information giving reasonable grounds to believe that she was conducting a mortgage broker business without a license and that he intended to enter a Cease and Desist Order against her. As required by § 5-25-16(a), he gave notice that she was entitled to a hearing before such an Order would enter. He further gave her notice that the hearing was scheduled for August 7, 2008, at 10:00 a.m. The return receipt was signed on July 15, 2008, and returned to this office on July 17th.

The Department was contacted on her behalf by Bruce
Maddox, Esq., who stated by letter that Mrs. Murphy was not
engaged in the mortgage broker business and had no
intention of becoming engaged in that business. He further
stated that she did not feel that a hearing was necessary.

As scheduled, the hearing was convened on August 7, 2008. Present, representing the Department, was W. Mark Anderson III, its Deputy General Counsel. No one appeared for Mrs. Murphy. Jeremy Windham, an examiner for this Bureau, testified that during the hearing on the licensing of Maison Belle, a previous licensee, its principal, Joshua Moses had stated that he had terminated any relationship with Mrs. Murphy and that he did not intend for her to be employed or associated with his business. Based upon this representation, a mortgage broker license was issued to Maison Belle. Subsequent thereto, the Department learned from the landlord for Maison Belle that all of his dealings with that entity had been through Mrs. Murphy. She has no individual mortgage broker license from this office.

It is, therefore, ORDERED as follows:

- 1. That Lauren Murphy, also known as Lauren Murphy
 Falls and Nicole Wood, cease and desist from conducting, or
 undertaking to conduct, any mortgage broker business within
 the state of Alabama until such time as she is properly
 licensed to do so by this Department.
- 2. That violation of this Order will be dealt with to the full extent of the law.

3. That a copy of this Order be mailed to Bruce Maddox, Esq., as attorney for Mrs. Murphy, by first class mail.

Issued at Montgomery, this 25μ day of August, 2008.

Scott W. Corscadden

Supervisor

Bureau of Loans