

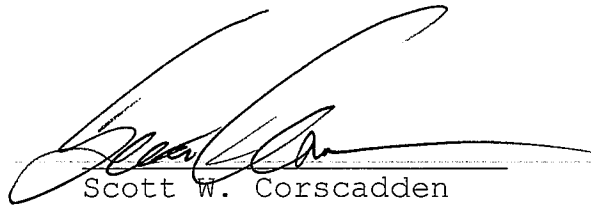
As scheduled, the hearing was convened on August 7, 2008. Present, representing the Department, was W. Mark Anderson III, its Deputy General Counsel. No one appeared for Mrs. Murphy. Jeremy Windham, an examiner for this Bureau, testified that during the hearing on the licensing of Maison Belle, a previous 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 25th day of August, 2008.

A handwritten signature in black ink, appearing to read "Scott W. Corscadden", written over a horizontal line.

Scott W. Corscadden
Supervisor
Bureau of Loans