

**The State of Alabama  
State Banking Department**

IN THE MATTER OF                    )  
  )  
NEXT LEVEL MORTGAGE            )     CASE NO. MB-2007-27  
CONCEPTS                        )

**CEASE AND DESIST ORDER**

On February 22, 2008, the Undersigned gave notice to Next Level Mortgage Concepts, by certified mail, return receipt requested, that he had received information giving reasonable grounds to believe that it was conducting a Mortgage Broker business without a license and that he intended to enter a Cease and Desist Order against such activities. As required by § 5-25-16(a), he gave notice that it was entitled to a hearing before such an Order would enter. He further gave it notice that the hearing was scheduled for March 18, 2008, at 10:00 a.m. The return receipt, dated March 5, 2008, was received by this Department on March 6, 2008.

Subsequent thereto, the Bureau was contacted by Ryan Freeman, a principal in Next Level Mortgage Concepts, and, on his request, the hearing was rescheduled for April 17, 2008, at 11:00 a.m.

As scheduled, the hearing was convened on April 17, 2008. Present, representing the Department, was W. Mark Anderson III, its Deputy Attorney General. No one appeared

for Next Level Mortgage Concepts. Jeremy Windham, an employee of the Bureau, testified as to the operations of this entity within this state and stated that it was not licensed to conduct such business in this state.

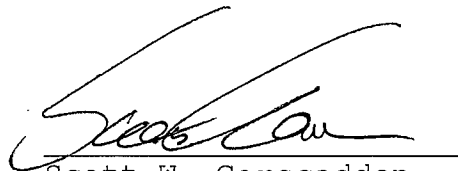
It is, therefore, ORDERED as follows:

1. That Next Level Mortgage Concepts cease and desist from conducting, or undertaking to conduct, any Mortgage Broker business within the state of Alabama until such time as it 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 Next Level Mortgage Concepts by first class mail.

Issued at Montgomery, this 26th day of May, 2008.



Scott W. Corscadden  
Supervisor  
Bureau of Loans