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ALABAMA STATE BANKING DEPARTMENT MONTGOMERY, ALABAMA

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WILL WORTHINGTON AND TOTAL MEDIA MANAGEMENT LLC D.B.A NEW SOUTH MORTGAGE & TOTAL MEDIA MORTGAGE CONSENT AGREEMENT

The Alabama State Banking Department (hereafter "the Department"), having the authority to administer and provide for the enforcement of all provisions of Title 5, Chapter 19 of the Code of Alabama, upon due consideration of the subject matter hereof having reached an agreement with Total Media Management LLC (hereafter "Total Media Management") and its President, Will Worthington (hereafter "Mr. Worthington"); agrees to the following:

- 1. Total Media Management shall cease and desist from advertising in any manner that does not comply with the Truth in Lending Act; specifically, 12 CFR §1026.24.
- 2. Upon issuance of this Consent Agreement, Total Media Management shall maintain copies of all advertisements in all media forms for review by the Department during examination of Total Media Management.
- 3. Mr. Worthington, as CFO of Total Media Management, shall take such actions as are reasonably necessary to ensure compliance with all applicable laws and regulations, including but not limited to adoption and implementation of company procedures and training.

- 4. This Agreement shall not be construed as to prohibit the Department from instituting an administrative enforcement proceeding resulting from any violations of law discovered in the future. Violations of law may result in the revocation of the license of Total Media Management.
- 5. Upon execution of this Agreement, the Department shall publish this Agreement on its website.

The provisions of this Agreement shall be binding upon Total Media Management LLC, any affiliated parties, and any successors and assigns thereof.

The provisions of this Agreement shall not bar, estop, or otherwise prevent the Department, or any other State or Federal agency or department from taking any other action against Total Media Management LLC or any successors and assigns thereof.

AGREED AND CONSENTED to on the dates indicated:

WILL WORTHINGTON, CFO

TOTAL MEDIA MANAGEMENT LLC

SCOTT CORSCADDEN, SUPERVISOR

BUREAU OF LOANS

9-5-2017

DATE

DATE