

Once you file your petition appealing the Order and requesting a hearing, you will be notified of the hearing date, time, place, the person who will preside at your hearing, and any other pertinent information.

You have the right to be represented by an attorney. Corporations may be required to be represented by an attorney.

The hearing and all other procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§ 501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1.-35.251.

COMMONWEALTH OF PENNSYLVANIA **FILED**
DEPARTMENT OF BANKING

2011 JAN 26 PM 2:15

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU
OF COMPLIANCE, INVESTIGATION
AND LICENSING,

Docket No. 11-0072 (ENF-ORD)
PA DEPT OF BANKING

v.

ALLIED MODIFICATION
CONSULTANTS, LLC
d/b/a ALLIED MODIFICATION, LLC

ORDER

WHEREAS, the Department of Banking (the "Department") is the Commonwealth of Pennsylvania's administrative agency authorized and empowered to administer and enforce the Mortgage Licensing Act, 7 Pa. C.S. § 6101 et seq.; and

WHEREAS, the Bureau of Compliance, Investigation and Licensing (the "Bureau") is primarily responsible for administering and enforcing the Mortgage Licensing Act for the Department; and

WHEREAS, the Mortgage Licensing Act was amended on August 5, 2009 by Act 31 of 2009, H.B. 1654 (P.N. 2448); and

Allied Modification Consultants, LLC d/b/a Allied Modification, LLC

WHEREAS, on or around August 13, 2010, the Department became aware that Allied Modification Consultants, LLC d/b/a Allied Modification, LLC ("Allied Modification") was engaging in mortgage loan modification activity in the Commonwealth of Pennsylvania; and

WHEREAS, Allied Modification is located at 5001 Route 42, Suite F, Blackwood, NJ 08012-1768. See Exhibit A; and

WHEREAS, Allied Modification maintains a website www.alliedmodification.com, through which it advertises its services for mortgage loan modifications; and

WHEREAS, "Pennsylvania" is included in the dropdown menu under the "Free Consultation" section of the website. See Exhibit B; and

WHEREAS, by offering mortgage loan modification services to Pennsylvania consumers through its website, Allied Modification has engaged in the "mortgage loan business" as defined in the Mortgage Licensing Act; and

WHEREAS, Allied Modification is not licensed to engage in the mortgage loan business in Pennsylvania; and

WHEREAS, Allied Modification does not meet any of the exceptions to licensure in Sections 6111(b) and 6112 of the Mortgage Licensing Act. See 7 Pa. C.S. §§ 6111(b), 6112; and

WHEREAS, the employees of Allied Modification that conduct the mortgage loan modification negotiations with third party lenders on behalf of Pennsylvania consumers are not licensed as mortgage originators pursuant to the Mortgage Licensing Act and do not meet any exception to licensure. See 7 Pa. C.S. § 6102; and

WHEREAS, Allied Modification has violated the Mortgage Licensing Act by engaging in the mortgage loan business in Pennsylvania without a license; and

WHEREAS, only licensees that have an advance fee bond are permitted to collect advance fees. See 7 Pa. C.S. § 6131(e)(1); and

WHEREAS, Allied Modification, as an unlicensed mortgage broker, does not have a bond to collect advance fees; and

Mortgage Licensing Act

WHEREAS, the Mortgage Licensing Act applies to any mortgage loan that is "(i) negotiated, offered or otherwise transacted within this Commonwealth, in whole or in part, whether by the ultimate lender *or any other person*; (ii) made or executed within this Commonwealth; or (iii) notwithstanding the place of execution, secured by real property located in this Commonwealth." 7 Pa. C.S. § 6151(1) (emphasis added); and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines an "advance fee" as "[a]ny funds requested by or to be paid to a person in advance of or during the processing of a mortgage loan application, excluding those fees paid by a consumer directly to a credit agency reporting bureau, title company or real estate appraiser." 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines "mortgage loan business" as "[t]he business of advertising, causing to be advertised, soliciting, negotiating or arranging in the ordinary course of business or offering to make or making mortgage loans." 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a "mortgage originator" as:

- (1) An individual [that] takes a mortgage loan application or offers or negotiates terms of a mortgage loan for compensation or gain.
- (2) The term does not include any of the following:
 - (i) An individual engaged solely as a loan processor or underwriter consistent with section 6112(8) (relating to exceptions to licensing requirements).
 - (ii) A person or entity solely involved in extensions of credit relating to timeshare plans. . . .
- (3) Except as set forth in paragraph (4), the term does not include an employee of a licensee or person exempt or excepted from licensure under this chapter who *solely renegotiates terms for existing mortgage loans held or serviced by that licensee or person* and who does not otherwise act as a mortgage originator.
- (4)

7 Pa. C.S. § 6102 (emphasis added); and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a “first mortgage loan” as a loan which is “(1) made primarily for personal, family or household use; and (2) secured by any first lien mortgage, deed of trust, or equivalent consensual security interest on a dwelling or on residential real estate.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a “secondary mortgage loan” as “(1) made primarily for personal, family or household use; and (2) secured by any secondary lien mortgage, deed of trust, or equivalent consensual security interest on a dwelling or on residential real estate.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6102 of the Mortgage Licensing Act defines a “mortgage loan” as “[a] first or secondary mortgage loan, or both, as the context may require.” 7 Pa. C.S. § 6102; and

WHEREAS, Section 6111(a) of the Mortgage Licensing Act provides that “. . . no person shall engage in the mortgage loan business in this Commonwealth without being licensed as a mortgage broker, mortgage lender, mortgage loan correspondent or mortgage originator as provided under this chapter. A mortgage originator may not engage in the mortgage loan business unless the mortgage originator is employed and supervised by a licensed mortgage broker, mortgage lender or mortgage loan correspondent. . .” 7 Pa. C.S. § 6111(a); and

WHEREAS, Section 6112(2) of the Mortgage Licensing Act provides an exception to licensure for attorneys at law “*not* otherwise engaged in or holding himself for herself out to the public as being engaged in the mortgage loan business who acts as a mortgage broker or a mortgage originator in negotiating or placing a mortgage loan in the normal course of legal practice.” 7 Pa. C.S. § 6112(2) (emphasis added); and

WHEREAS, Section 6131(e)(1) of the Mortgage Licensing Act provides that mortgage broker license applicants must obtain and “maintain a bond in the amount of \$100,000, in a form acceptable to the department, prior to the issuance of the license, from a surety company authorized to do business in this Commonwealth. The bond shall be a penal bond conditioned on compliance with this chapter and subject to forfeiture by the department and shall run to the Commonwealth for its use. The bond shall also be for the use of any person against the mortgage broker for failure to carry out the terms of any provision for which advance fees are paid. . . .” 7 Pa. C.S. § 6131(e)(1); and

WHEREAS, Section 6138(a)(4) of the Mortgage Licensing Act provides the Department with authority to issue orders as may be necessary for the proper conduct of the mortgage loan business and the enforcement of the Mortgage Licensing Act. 7 Pa. C.S. § 6138(a)(4); and

WHEREAS, Section 6140(a) of the Mortgage Licensing Act provides, in relevant part that “[a] person subject to the provisions of this chapter and not licensed by the department who violates any provision of this chapter or who commits any action which would subject a license to suspension, revocation or nonrenewal under section 6139 (relating to suspension, revocation or refusal) may be fined by the department up to \$10,000 for each offense.” 7 Pa. C.S. § 6140(a); and

AND NOW, THEREFORE, since Allied Modification has engaged in unlicensed activity, the Bureau, pursuant to its authority referenced above hereby imposes the following Order:

1. Loan Origination. Upon the effective date of this Order¹, Allied Modification and any and all officers, members, managers, employees, independent contractors or agents of Allied

¹ This Order is effective on the tenth day of the date it is executed below, if no petition for hearing is timely filed. If a petition for hearing is timely filed, the Order will become effective on the date upon which a final order is issued.

Modification shall cease and desist from engaging in the mortgage loan business subject to the Mortgage Licensing Act, including, but not limited to, advertising (including website advertising), accepting applications and negotiating mortgage loans and mortgage loan modifications in Pennsylvania or to Pennsylvania consumers, unless and until such time that Allied Modification and all mortgage originators as defined by the Mortgage Licensing Act are licensed by the Department pursuant to the Mortgage Licensing Act.

2. Pipeline Report. Upon the effective date of this Order, Allied Modification shall provide a list of consumers that Allied Modification has worked with in order to negotiate mortgage loan modifications (the "Pipeline Report"). The Pipeline Report shall include, but is not limited to:

- a. The names, addresses and telephone numbers of Pennsylvania consumers that have responded to advertisements or that Allied Modification has as clients;
- b. The amount of fees collected from the consumers;
- c. The current rate, term and payment of the Pennsylvania consumers' loans;
- d. The proposed rate, term and payment of the loans subsequent to the loan modification; and
- e. The current status and/or resolution of the loan modification.

The Pipeline Report shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order. The Pipeline Report shall be updated weekly, until the Bureau no longer requires updates.

3. Advertising. Upon the effective date of this Order, Allied Modification shall provide a list of any other websites or copies of any other advertising that Allied Modification

has utilized including, but not limited to, mail solicitations. The information shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

4. Contact Information. Upon the effective date of this Order, Allied Modification shall provide a list of all owners, officers and employees of Allied Modification. The list shall include the name, address telephone number and position of these individuals. The information shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

5. Advance Fees. Upon the effective date of this Order, Allied Modification shall refund all advance fees collected from a Pennsylvania consumer and shall cease and desist from collecting any future advance fees unless and until such time as Allied Modification obtains bonds to collect advance fees pursuant to the Mortgage Licensing Act. Proof of the refunded advance fees shall be made in the form of cancelled/cleared checks and shall be sent to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us, by 5:00 PM eastern time on the effective date of this Order.

6. Waiver. Nothing in this Order shall prevent Allied Modification from seeking a waiver from the Department to allow Allied Modification to complete a loan modification for a Pennsylvania consumer that is listed on the Pipeline Report as provided in Paragraph 2 in order to prevent further harm to the Pennsylvania consumer and for no other reason. Requests for waiver may be made to John Talalai, Administrator, Compliance Division, at jtalalai@state.pa.us.

7. Reservation of Rights. Nothing in this Order shall prevent the Bureau from taking any further administrative action as deemed necessary including, but not limited to imposing

EXHIBIT A

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Customer Support: 1-800-543-6562

Search Sources: History & Alerts

View: Results List | Full | Visualize Report **PAGE 1 of 2 NEXT**

Search: Comprehensive Business Report Search > Search Results > Business Report Request
Terms: company(ALLIED MODIFICATION) (Edit Search | New Search)

Report Contents: Subject Summary, Name Variations/DBAs (3), Phone Summary (1), Addresses (2), Profile Information (1), Sales Information, Parent Company, Executives, Registered Agents (1), Industry Information, Company ID Numbers (1), Bankruptcies, Judgments and Liens, UCC Liens, Real Property, Motor Vehicles, Watercraft, Aircrafts, Professional Licenses, Business Associates (25), Person Associates (1), Sources (9)

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Subject Summary

Name	Address	Phone	County/FIPS
ALLIED MODIFICATION LLC	5001 ROUTE 42 STE F BLACKWOOD, NJ 08012-1748	(877) 270-8344	

Name Variations/DBAs - 3 records found

#	Name Variations	Actions
1.	ALLIED MODIFICATION	View Source
2.	ALLIED MODIFICATIONS	View Source
3.	ALLIED MODIFICATION LLC	View Source

Phone Summary - 1 records found

#	Telephone Number	Actions
1.	(877) 270-8344	View Source

Addresses - 2 records found

#	Address	Date	County	MSA	Actions
1.	5001 ROUTE 42 BLACKWOOD, NJ 08012	11/9/2009			Get Report View Source
2.	5001 ROUTE 42 F BLACKWOOD, NJ 08012	12/19/2010	GLoucester		Get Report View Source

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Addresses - 2 records found

#	Address	Date	County	MSA	Actions
1.	5001 ROUTE 42 BLACKWOOD, NJ 08012	11/9/2009			Get Report View Source
2.	5001 ROUTE 42 F BLACKWOOD, NJ 08012	12/19/2010	GLoucester		Get Report View Source

Profile Information - 1 records found

ALLIED MODIFICATION LLC

Company Name: ALLIED MODIFICATION LLC
Company Number: 8402315957
STATUS OF COMPANY: INACTIVE

Registered Agents - 1 records found

#	Name	Address	Actions
1.	NICHOLAS NLANG	730 REDDEVICK CT SEWELL, NJ 08080-2571	

Company ID Numbers - 1 records found

Company ID Numbers

Company ID Number: 8400111507

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Terms: company[!Wed mod!Kadool] { Edit Search | New Search }

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Company ID Numbers - 1 records found

Company ID Numbers
SEC of State Charter No(s): 01, 0199311997

Business Associates - 25 records found

Rank	Name	Address	Actions
1.	AVIS RENT A CAR	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
2.	CARPHAC INC	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
3.	CONFEDERATION REAL ESTATE INC	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
4.	COPE REAL ESTATE	5001 ROUTE 42 BLACKWOOD, NJ	Get Report
5.	ENTANE EXPRESS	5001 ROUTE 42 STE E BLACKWOOD, NJ 08012-1758	Get Report
6.	ESCALON MEDICAL CORP	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
7.	GREGG REGO	1901 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
8.	HUSSELL CONSULTING	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
9.	JOSEPH J MASTER ATT AT LAW	BLACKWOOD, NJ	Get Report
10.	JOYVA INC	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
11.	LAW OFFICES OF WILLIAM G SONDZ ESQ LIMITED LIABILITY	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report

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Business Associates - 25 records found

Rank	Name	Address	Actions
1.	JOSEPH J MASTER ATT AT LAW	BLACKWOOD, NJ	Get Report
10.	JOYVA INC	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
11.	LAW OFFICES OF WILLIAM G SONDZ ESQ LIMITED LIABILITY	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
12.	LENO, RUDY INSURANCE SERVICES	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
13.	MASTER JOSEPH J ESQ	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
14.	NATIONAL ASSOCIATES	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
15.	NE COMPASS LLC	5001 ROUTE 42 STE E BLACKWOOD, NJ 08012-1758	Get Report
16.	NEA GROUP ASSOCIATES	BLACKWOOD, NJ	Get Report
17.	PATRIOT LAND PROCESSING LLC	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
18.	PATRIOT LAND TRANSFER LLC	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
19.	PLUFF N PIPES INCORPORATED	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
20.	SOFT BRANCH	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
21.	SOFT BRANCH EXECUTIVE	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
22.	SOFTSEARCH EXECUTIVE REPUTILE	5001 ROUTE 42 BLACKWOOD, NJ 08012-1758	Get Report
23.	US MORTGAGE BANKERS	5001 ROUTE 42 STE A BLACKWOOD, NJ 08012-1758	Get Report
24.	WASHINGTON PROFESSIONAL COUNSEL	5001 ROUTE 42 STE D BLACKWOOD, NJ 08012-1758	Get Report
25.	WASHINGTON TOWNSHIP CHAMBER OF COMMERCE	5001 ROUTE 42 STE C BLACKWOOD, NJ 08012-1758	Get Report

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Search Sources | History & Alerts

View: Results List | Full | Visualize Report **1 of 2**

Search: **Comprehensive Business Report Search** > Search Results > Business Report Request
Terms: company(aRed modification) (1st Search) | New Search

Report Contents
 Subject Summary
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 Bankruptcies
 Judgments and Liens
 UCC Liens
 Real Property
 Motor Vehicles
 Watercrafts
 Aircrafts
 Professional Licenses
 Business Associates (25)
 Person Associates (1)
 Sources (9)

24. WASHINGTON PROFESSIONAL CAMPUS	BLACKWOOD, NJ 08012-1714 5001 ROUTE 43 STE D BLACKWOOD, NJ 08012-1714	Get Report
25. WASHINGTON TOWNSHIP CHAMBER OF COMMERCE	5001 ROUTE 43 STE C BLACKWOOD, NJ 08012-1714	Get Report

Person Associates - 1 records found

Name	Address	Actions
1. AZLANO, MICHAEL	5001 ROUTE 43 STE F BLACKWOOD, NJ 08012-1714	

Sources - 9 records found

Source	Source Document(s)
All Sources	2 Source Document(s)
Better Business Bureau Non-Member	1 Source Document(s)
Business Contacts	1 Source Document(s)
Business Finder	4 Source Document(s)
Corporate Filings	1 Source Document(s)

Key
 ▲ High Risk Indicator. These symbols may prompt you to investigate further.
 ▢ Moderate Risk Indicator. These symbols may prompt you to investigate further.
 ⓘ General Information Indicator. These symbols inform you that additional information is provided.
 ✓ The most recent telephone listing as reported by the EDA source.

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Search Sources | History & Alerts

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Search: **Comprehensive Business Report Search** > Search Results > Business Report Request
Terms: company(aRed modification) (1st Search) | New Search

Report Contents
 Subject Summary
 Name Variations/OBAs (3)
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 Business Associates (25)
 Person Associates (1)
 Sources (9)

Source	Source Document(s)
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Business Contacts	1 Source Document(s)
Business Finder	4 Source Document(s)
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EXHIBIT B

COMMONWEALTH OF PENNSYLVANIA **FILED**
DEPARTMENT OF BANKING

2011 JAN 26 PM 2:15

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU
OF COMPLIANCE, INVESTIGATION
AND LICENSING,

Docket No. ~~PA 10079~~ (ENR-ORD)

v.

ALLIED MODIFICATION
CONSULTANTS, LLC
d/b/a ALLIED MODIFICATION, LLC

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code §§ 33.35, 33.36 and 33.37:

BY CERTIFIED AND FIRST CLASS MAIL

Allied Modification Consultants, LLC
d/b/a Allied Modification, LLC
5001 Route 42
Suite F
Blackwood, NJ 08012-1768

Dated this 26th day of January, 2011.

Lauren A. Sassani, Assistant Counsel
Attorney I.D. # 203016
FOR: Commonwealth of Pennsylvania
Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471