

2. The Bureau is primarily responsible for administering and enforcing the Mortgage Licensing Act for the Department.

3. Kimberly Jane Bickers is an individual that owns 100% of Antrim Mortgage, a sole proprietorship.

4. Antrim Mortgage is a mortgage broker located at 5 South Carlisle Street, Greencastle, Pennsylvania 17225.

5. Antrim Mortgage is licensed by the Department, License No. 27265 and Nationwide Mortgage Licensing System and Registry No. 130919.

6. Ms. Bickers is the sole mortgage originator for Antrim Mortgage and she maintains a sole proprietor mortgage loan originator license.

7. On or around August 20, 2010, the Bureau commenced an examination of Antrim Mortgage.

VIOLATION

8. The examination revealed that several of the residential mortgage loan applications completed by Ms. Bickers did not display her mortgage originator unique identifier.

9. Section 6121(14) of the Mortgage Licensing Act provides: “[a] *licensee* shall do all of the following: . . . [i]n the case of a mortgage originator, clearly display the mortgage originator’s unique identifier on all mortgage loan application forms and personal solicitations or advertisements, including business cards.” *See* 7 Pa. C.S. § 6121(14) (emphasis added).

10. By failing to display her unique identifier on the mortgage loan applications, Ms. Bickers d/b/a Antrim Mortgage violated Section 6121(14) of the Mortgage Licensing Act.

11. The Department has the authority to issue orders as may be necessary for the proper conduct of the mortgage loan business by licensees and to enforce the Mortgage Licensing Act. 7 Pa. C.S. § 6138(a)(4).

12. The Department may fine a licensee "up to \$10,000" for each violation of the Mortgage Licensing Act. 7 Pa. C.S. § 6140(b).

RELIEF

13. Fine. Ms. Bickers shall pay a fine of \$250.00 due and payable to the Department within 30 days of the effective date of this order. Payment shall be remitted by certified check or money order made payable to the Pennsylvania Department of Banking and sent to the attention of the Compliance Division, Bureau of Compliance, Investigation and Licensing, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101.

14. Corrective Measures. Upon the effective date of this Order, Ms. Bickers shall display her mortgage originator's unique identification number on mortgage applications, business cards and all other forms of advertising.

FURTHER PROVISIONS

15. Consent. Ms. Bickers, hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order issued pursuant to the Bureau's order authority under the Mortgage Licensing Act and agrees that she understands all of the terms and conditions contained herein. Ms. Bickers, by voluntarily entering into this Order, waives any right to a hearing or appeal concerning the terms, conditions and/or penalties set forth in this Order.

16. Publication. The Department will publish this Order pursuant to its authority in Section 302.A.(5) of the Department of Banking Code. 71 P.S. § 733-302.A.(5).

17. Entire Agreement. This Order contains the whole agreement between the parties. There is no other terms, obligations, covenants, representations, statements, conditions, or otherwise, of any kind whatsoever concerning this Order. This Order may be amended in writing by mutual agreement by the Bureau and Ms. Bickers.

18. Binding Nature. The Department and Ms. Bickers intend to be and are legally bound by the terms of this Order.

19. Counsel. This Order is entered into by parties upon full opportunity for legal advice from legal counsel.

20. Effectiveness. Ms. Bickers hereby stipulates and agrees that the Order shall become effective on the date the Bureau executes the Order.

21. Other Enforcement Action.

a. The Department reserves all of its rights, duties, and authority to enforce all statutes, rules and regulations under its jurisdiction against Ms. Bickers, in the future regarding all matters not resolved by this Order.

b. Ms. Bickers acknowledges and agrees that this Order is only binding upon the Department and not other local, state or federal agency, department or office regarding matters within this Order.

22. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

23. Counterparts. This Order may be executed in separate counterparts and by facsimile or electronic mail in portable document format "pdf."

24. Titles. The titles used to identify the paragraphs of this document are for the convenience of reference only and do not control the interpretation of this document.

WHEREFORE, in consideration of the foregoing, including the recital paragraphs, the Commonwealth of Pennsylvania, Department of Banking, Bureau of Compliance, Investigation and Licensing and Kimberly Jane Bickers d/b/a Antrim Mortgage, intending to be legally bound, do hereby execute this Consent Agreement and Order.

**FOR THE COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING, BUREAU OF
COMPLIANCE, INVESTIGATION AND LICENSING**

Lucy Cortez, Licensure Administrator
Bureau of Compliance, Investigation and Licensing
Department of Banking

Date: 6/14/11

KIMBERLY JANE BICKERS

(Signature)

(Print Name)

(Title)

Date: 6/9/11