

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

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

Petitioner,

v.

HLF MORTGAGE, INC.,

and

M. CAROLE FISHER,

Respondents.

Docket No.: ENF-2006-10

FILED
2008 SEP 30 AM 11:21
PA DEPT OF BANKING

FINAL ORDER

AND NOW, this 30th day of September, 2008, based upon the pleadings filed in this case, all matters of record and the Proposed Report prepared by Hearing Officer Jackie Wiest Lutz, Esquire, the unopposed Proposed Report and the findings of fact and conclusions of law contained therein, the Hearing Officer's Recommendations are **ADOPTED** in their entirety, and it is hereby

ORDERED and **DECREED** that:

1. HLF Mortgage, Inc. is ordered to pay a fine of \$9,000 pursuant to Section 314(c) of the Mortgage Bankers and Brokers and Consumer Equity Protection Act (the "MBBCEPA"), 63 P.S. § 456.314(c), and Section 22(b) of the Secondary Mortgage Loan Act (the "SMLA"), 7 P.S. § 6622(b), for its multiple violations of the MBBCEPA and SMLA;

2. To the extent that HLF Mortgage, Inc. currently holds license nos. 5402 and 12592, under the SMLA and the MBBCEPA, respectively, said licensees are hereby revoked; and,

3. M. Carole Fisher, as a natural person or as a corporation or as any other form of organization of any kind whatsoever, is hereby prohibited from working in the mortgage loan business as regulated by the SMLA, 7 P.S. § 6601 *et seq.*, and the MBBCEPA, 63 P.S. § 456.101 *et seq.*, as a licensee, employee, independent contractor, agent, representative, or in any other capacity of any kind whatsoever, in any way whatsoever.

By:

VICTORIA A. REIDER
EXECUTIVE DEPUTY SECRETARY

Date of Mailing: 9-30-08

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CERTIFICATE OF SERVICE

I hereby certify that on September 30, 2008, I have served a true and correct copy of the foregoing documents and all attachments thereto and/or enclosures therewith, upon the following individuals in accordance with the requirements of 1 Pa. Code § 33.31 (relating to service by agency), in the manner indicated below:

BY FIRST CLASS U.S. MAIL:

H. David Spirt, Esquire
Weiss & Spirt
Attorneys at Law
Suite 300, 790 Penllyn Pike
Blue Bell, PA 19422

Ms. Carole M. Fisher
1485 Autumn Road
Rydal, PA 19046

BY HAND DELIVERY

Linda Carroll, Deputy Chief Counsel
Commonwealth of Pennsylvania
Department of Banking
Bureau of Supervision and Enforcement
17 N. Second Street, 13th Floor
Harrisburg, PA 17101

By:

~~Robert C. Lopez, Deputy Chief Counsel~~
17 N. Second Street, Suite 1300
Harrisburg PA 17101
Phone: (717) 787-1471
Counsel to the Adjudicator