CONSENT AGREEMENT AND ORDER

The Commonwealth of Pennsylvania, acting through the Department of Banking and Securities ("Department"), Bureau of Compliance and Licensing ("Bureau") has conducted a review of Katherine Ann Moore. Based on the results of its review, the Bureau concluded that Katherine Moore operated in violation of the Mortgage Licensing Act ("MLA"), 7 Pa. C.S. § 6101 et seq. The parties to the above-captioned matter, in lieu of litigation, hereby stipulate that the following statements are true and correct in the settlement of the above-captioned matter and, intending to be legally bound, hereby agree to the terms of this Consent Agreement and Order ("Order").

BACKGROUND

1. The Department is the Commonwealth of Pennsylvania’s administrative agency authorized and empowered to administer and enforce the MLA.

2. The Bureau is primarily responsible for administering and enforcing the MLA for the Department.
3. Katherine Ann Moore is licensed by the Department as a mortgage originator, Nationwide Mortgage Licensing System and Registry Identification ("NMLS") No. 987382, Pennsylvania Mortgage Originator License No. 45516.

4. By letter dated June 4, 2014, the Department was informed by Katherine Ann Moore’s employer that she had been terminated on May 16, 2014 for failure to follow company guidelines.

5. An internal investigation by the employer revealed that Katherine Ann Moore had been signing borrower’s names on various application documents in order to move the process along.

6. The Department was informed by the employer that there was no evidence of consumer harm.

7. The Department may suspend, revoke or refuse to renew a license issued under this chapter if a licensee or director, officer, partner, employee or owner of a licensee has: (a)(3) “Engaged in dishonest . . . practices or conduct in connection with the mortgage loan business.” 7 Pa. C.S. § 6139(a)(3).

8. Signing a consumer’s documents is a dishonest practice in connection with the mortgage loan business.

9. The Department has authority to issue orders as may be necessary for the proper conduct of the mortgage loan business by licensees and the enforcement of the MLA. See 7 Pa. C.S. § 6138(a)(4).

10. The Department may suspend, revoke or refuse to renew a license issued under this chapter if a licensee or director, officer, partner, employee or owner of a licensee has: (a)(3)
“Engaged in dishonest . . . practices or conduct in connection with the mortgage loan business.”
7 Pa. C.S. § 6139(a)(3).

RELIEF

11. **Surrender of License.** Upon the Effective Date of this Order as defined in paragraph 18 below, Katherine Ann Moore consents to the surrender her Pennsylvania mortgage originator license.

12. Katherine Ann Moore agrees that she will not submit an application to be licensed by the Department as a Mortgage Loan Originator for a period of 5 years.

FURTHER PROVISIONS

13. **Consent.** Katherine Ann Moore hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order pursuant to the Bureau’s order authority under the MLA and agrees that she understands all of the terms and conditions contained therein. Katherine Ann Moore, 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.

14. **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).

15. **Entire Agreement.** This Order contains the whole agreement between the parties. There are 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 Katherine Ann Moore.
16. **Binding Nature.** The Department and Katherine Ann Moore intend to be and are legally bound by the terms of this Order.

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

18. **Effectiveness.** Katherine Ann Moore hereby stipulates and agrees that the Order shall become effective on the date that the Bureau executes the Order.

19. **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 Katherine Moore, in the future regarding all matters not resolved by this Order.
   b. Katherine Ann Moore acknowledges and agrees that this Order is only binding upon the Department and not any other local, state or federal agency, department or office regarding matters within this Order.

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

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

22. **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 and Securities, Bureau of Compliance
and Licensing and Katherine Ann Moore intending to be legally bound, do hereby execute this
Consent Agreement and Order.

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

Redacted

________________________________
Ryan Walsh, Chief, Compliance Division
Bureau of Compliance and Licensing
Department of Banking and Securities

Date:  ____________

FOR KATHERINE ANN MOORE

Redacted

______________________________
(Signature)

______________________________
(Katherine Moore)
(Print Name)

______________________________
(August 11, 2014)
(Date)