



Chester A. McPherson
Acting Commissioner

IN THE MATTER OF:)	
)	
ALL HOMES FINANCIAL, LLC)	
4601 Presidents Dr. #155)	
Lanham, MD 20706)	
)	
)	NO.: BB-CA-03-15
Respondent)	
_____)	

CONSENT AGREEMENT

This Consent Agreement (“Agreement”) is entered into by and between the District of Columbia Department of Insurance, Securities and Banking (the “Department” or “DISB”) and All Homes Financial, LLC (“All Homes”), located at 4601 Presidents Dr. #155, Lanham, MD 20706, hereinafter jointly known as “the Parties.”

WHEREAS, the Department is charged under the District of Columbia Banking Code (“Banking Code”), D.C. Official Code §§ 26-551.01 to -551.25 (2001), and the Mortgage Lenders and Brokers Act of 1996 (“Act”), D.C. Official Code §§ 26-1101–1112, with the responsibility to license, regulate, and examine non-depository financial institutions engaged in regulated activity in the District of Columbia (“District”), including mortgage lenders and brokers conducting activity in the District;

WHEREAS, 26-C DCMR § 1113.2 (c) requires a licensee to notify the Commissioner within five business days of receiving notification of “formal or informal regulatory action, from any state or federal agency against the licensee, and the reasons thereof”;

WHEREAS, 26-C DCMR § 1113.2 (d) requires a licensee to notify the Commissioner within five business days of receiving “notification of the initiation of any action against the licensee by the District of Columbia Office of the Attorney General or of any other state or federal agency, pursuant to the Act, or any other comparable consumer protection statute, and the reasons thereof”;

WHEREAS, 26-C DCMR § 1126.2 provides that any licensee shall be assessed up to the maximum penalty of five thousand dollars (\$5000) for each occurrence of each violation of the Act if the person committing the violation is licensed by the Department, and the licensee has no more than one (1) violation of the Act during the current license period, and grants the Commissioner the discretion to reduce the penalty;

WHEREAS, All Homes was licensed during the relevant period and on July 30, 2012, signed a Settlement Order with the State Corporation Commission of the Commonwealth of Virginia related to All Homes' failure to timely file its annual report in Virginia;

WHEREAS, All Homes did not notify the Commissioner of Virginia's regulatory action, nor did it inform the Commissioner of the July 12, 2012 Settlement Order.

WHEREAS, All Homes agrees to in the future ensure that it informs the Commissioner in writing of any changes as required by 26-C DCMR § 1113.2 and agrees to comply with all other licensing requirements, laws and regulations applicable to mortgage lending, origination and brokering in the District; and,

WHEREAS, All Homes wants to avoid further action by the Department that could result in an Order to Show Cause, the implementation of penalties within the prescribed statutory guidelines, litigation costs, or other expenses and the Department also desires to avoid administrative costs, litigation, or other expenses.

NOW, THEREFORE, in consideration of the foregoing, and for other good and valuable consideration, the Parties agree as follows:

1. All Homes agrees to pay the Department \$500.00 for one (1) occurrence in violation of the Act, that is, 26-C DCMR § 1113.2.
2. The total payment of \$500.00 shall be payable within fifteen business days of executing this agreement. The payment shall be made by certified check or money order, payable on behalf of All Homes Financial, LLC to the D.C. Treasurer and delivered to the attention of Simone Manigo-Truell dos Santos, Assistant General Counsel, Office of the General Counsel, Department of Insurance, Securities and Banking, 810 First Street, N.E., Suite 701, Washington, DC 20002.
3. All Homes acknowledges that any violation of any provision of this Agreement, the Banking Code, any law that applies to mortgage lending and/or brokering in the District, or any regulation promulgated pursuant to the law, may result in the Department taking any and all appropriate enforcement actions in accordance with applicable law. Such actions may include, but are not be limited to, an order to show cause, an order to cease and desist, suspension, or revocation of any mortgage-related license, monetary sanctions, and a referral to either the Office of the United States Attorney for the District of Columbia or to the District of Columbia's Office of the Attorney General for possible civil or criminal enforcement actions.

4. All Homes further acknowledges that it has voluntarily entered into this Agreement with full knowledge of the right to a hearing pursuant to the Banking Code and waives all of its rights to a hearing under the Banking Code or the Administrative Procedure Act, approved October 21, 1968 (82 Stat. 1204; D.C. Official Code §§ 2-501 to -510).

5. This Agreement constitutes the resolution of a disputed matter.

Agreed and Consented to:

Herbert Belton (name) represents that he or she has been authorized to enter into this Consent Agreement on behalf of All Homes Financial, LLC.

All Homes Financial, LLC

By: [Signature]

Title: Owner

Date: 2/11/15

SEAL

DEPARTMENT OF INSURANCE, SECURITIES
AND BANKING

IN WITNESS WHEREOF, I have hereunto set my
hand and affixed the official seal of this Department
in the District of Columbia.

[Signature] 2/19/15
Chester A. McPherson Date
Acting Commissioner