

BEFORE THE ADMINISTRATOR OF THE  
STATE OF WISCONSIN  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

IN THE MATTER OF

ORDER

NORTHSTAR MORTGAGE, LLC

RESPONDENT

IT IS HEREBY stipulated and agreed to, and consented by and between NORTHSTAR MORTGAGE, LLC and the State of Wisconsin, Department of Financial Institutions, Division of Banking ("Division") as follows:

1. NORTHSTAR MORTGAGE, LLC was duly and properly served by the Administrator of the Division with a Statement of Allegations and Petition for Order ("Allegations and Petition") in the above-referenced matter. The parties to this stipulation and consent hereby incorporate by reference the Allegations and Petition as if set forth fully herein.
2. NORTHSTAR MORTGAGE, LLC agrees to make a payment of \$5,888.94 to Michael and Meredith Glass which includes fees paid to NorthStar in connection with the Glass transaction set forth in the Allegations and Petition.
3. NORTHSTAR MORTGAGE, LLC agrees to pay any required fees for a bona fide credit counseling service for the benefit of Michael Raymond Glass and Meredith Ann Glass for up to one year or up to a total of \$200.00, whichever is less.
4. NORTHSTAR MORTGAGE, LLC will cease and desist from any violations of s. 224.77(1)(b), (c), and (m) as set forth in the Allegations and Petition.
5. NORTHSTAR MORTGAGE, LLC will cease and desist from using a mortgage brokerage contract that does not comply with DFI-BKG 43.04(5m)(a), Wis. Admin. Code.
6. NORTHSTAR MORTGAGE, LLC, having decided not to contest the issuance of this Order, hereby waives its right to a hearing with respect the allegations set forth in the Statement of Staff Allegations and Petition for Order in this matter and the issuance of this Order, and consents to the issuance of this Order.
7. NORTHSTAR MORTGAGE, LLC agrees that the provisions of this Statement of Staff Allegations and Petition for Order in this matter and the issuance of this Order, and consent to the issuance of this Order and the terms and conditions thereof, shall be binding upon NORTHSTAR

MORTGAGE, LLC, its directors, officers, employees, agents, successors, assigns and other persons participating in the conduct of their affairs.

8. NORTHSTAR MORTGAGE, LLC understands that the attached Order is effective when signed by the Administrator of the Division of Banking or his designee, and that any violation of that or any other Order signed by the Administrator of the Division of Banking or his designee is subject to sec. 220.04(10), Wis. Stats.

9. In entering into this Waiver and Consent to Order, NORTHSTAR MORTGAGE, LLC neither admits nor denies the allegations and conclusions herein or in the subject Order or in the Allegations and Petition.

By: Michael J. Mach  
Michael J. Mach / Administrator  
State of Wisconsin  
Department of Financial Institutions  
Division of Banking  
P.O. Box 7876  
Madison, WI 53707-7876

Date 6/8/2001

By: [Signature]  
A duly authorized representative of  
NORTHSTAR MORTGAGE, LLC

Date 6/8/01