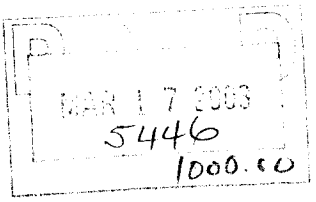
ORDER
and
NOTICE OF ASSESSMENT

STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKING



TO: Aiman Abozeid
3034 Manchester Rd.
Madison, WI 53719

1. The State of Wisconsin, Department of Financial Institutions, Division of Banking ("division") regulates mortgage bankers, mortgage brokers and loan originators that conduct business in the State of Wisconsin, pursuant to subch. III, ch. 224, Stats.

2. Aiman Abozeid holds a certificate of registration as a loan originator with the division, certificate of registration #98-9682. Aiman Abozeid is located at 3034 Manchester Rd., Madison, WI 53719.

3. Pursuant to subch. III, ch. 224, Stats., the Department of Financial Institutions, Division of Banking ("Banking") enforces all laws relating to mortgage bankers, mortgage brokers and loan originators, and shall enforce and cause to be enforced every law relating to the supervision and control thereof.

4. Pursuant to s. 224.77(1), Stats., the division may limit the certificate of registration of a mortgage banker, mortgage broker or loan originator if it finds that the mortgage banker, mortgage broker or loan originator did any of the actions set forth in s. 224.77(1).

5. Pursuant to s. 224.77(2), Stats., the division may limit a certificate of registration if a director, officer, trustee, partner or member of the mortgage banker or mortgage broker or a person who has a financial interest in or is in any way connected with the operation of the mortgage banker's or mortgage broker's business is guilty of an act or omission which would be cause for refusing to issue a certificate of registration to that individual.

6. Pursuant to s. 224.77(3), Stats., the division may issue general and special orders necessary to, *inter alia*, prevent or correct actions by a mortgage banker, mortgage broker or loan originator which constitute cause under s. 224.77 for revoking, suspending or limiting a certificate of registration, and to cease and desist from engaging in particular activity.

7. Pursuant to subch. III, ch. 224, Stats., Aiman Abozeid is under the supervision and control of the division.

8. The division finds as follows:

a. Aiman Abozeid failed to disclose two misdemeanors as required on an application for loan originator registration received by the division on January 29, 1999. Mr. Abozeid states that he did not know that matters which resulted in a fine without a jail sentence, probation, or other penalties were misdemeanors. He now has been fully advised otherwise by his attorneys.

b. Aiman Abozeid failed to disclose such misdemeanors as required on subsequent loan originator renewal applications received by the division on January 31, 2001 and January 30, 2003.

9. Based on the foregoing, it is hereby ordered as follows:

a. With each loan originator renewal license application filed in the future, Aiman Abozeid shall submit a Consolidated Court Automation Programs ("CCAP") report, available under Wisconsin's Open Records Laws by accessing the Wisconsin Circuit Court Access website at http://ccap.courts.state.wi.us/InternetCourtAccess. The CCAP report must be dated within 10 calendar days before or after the Department's receipt of the loan originator renewal application.

b. This requirement may be removed no earlier than February 1, 2007 and only subsequent to a written request by the applicant, Aiman Abozeid, to the division.

Failure by Aiman Abozeid to comply with the terms of this requirement shall be cause for the revocation of his loan originator license.

10. The effective date of this Order shall be the date it is served. Pursuant to s. 227.48, Stats., service is effective upon mailing.

11. Pursuant to s. 224.77(1m)(a), Stats., the division may assess against a person who is registered under ch. 224, Stats., a forfeiture of not more than $1,000.00 for each violation enumerated under ss. 224.77(1)(a) to (o) or (r), Stats.

12. The division assesses against Aiman Abozeid a forfeiture of $1,000.00 for violating s. 224.77(1)(a), Stats.

13. Pursuant to s. 224.77(1m)(c), Stats., the forfeiture shall be paid to and received by the division of banking within 10 days after receipt of the notice of assessment.

14. This Consent Order constitutes a full and final settlement with respect to any action, proceeding, and/or discipline that could have been brought or imposed by the State of Wisconsin with respect to the matters described in paragraphs 8(a) and 8(b) herein. It does not, however, preclude any action, proceeding, and/or discipline in the event of future violations of paragraphs 9(a) and 9(b).

Dated at Madison, Wisconsin this 17th day of March, 2003.

By: _____
Michael J. Mach, Administrator
State of Wisconsin
Department of Financial Institutions
Division of Banking
P.O. Box 7876
345 W. Washington Avenue, 4th Floor
Madison, WI 53707-7876
608-266-0451

CONSENT

Aiman Abozeid consents to the issuance of the above order and assessment, and waives any appeal, review or contest of this order and assessment.

By: _____ Date: 3/14/03
Aiman Abozeid