

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)	
)	
American Lenders Mortgage, LLC,)	SETTLEMENT
4040 South 84 th Street,)	
Omaha, Nebraska,)	AGREEMENT
and)	
Victory Mortgage, LLC,)	
d/b/a United Mortgage Services,)	
104 Northeast 72 nd Street, Suite A,)	
Gladstone, Missouri,)	
and Michael P. Moriarty,)	
President Thereof.)	

THIS MATTER comes before the Nebraska Department of Banking and Finance (“DEPARTMENT”), by and through its Director, pursuant to its authority under the Mortgage Bankers Registration and Licensing Act, Neb. Rev. Stat. §§ 45-701 to 45-721 (Reissue 2004; Cum. Supp. 2005) (“the Act”). Pursuant to Neb. Rev. Stat. § 45-710 (Reissue 2004), the DEPARTMENT has investigated the acts of American Lenders Mortgage, LLC, 4040 South 84th Street, Omaha, Nebraska (“AMERICAN LENDERS”) and Victory Mortgage, LLC, d/b/a United Mortgage Services, 104 Northeast 72nd Street, Suite A, Gladstone, Missouri (“VICTORY”), and Michael P. Moriarty, President Thereof (“MORIARTY”). As a result of such investigation, and being duly advised and informed in the matter, the Director, AMERICAN LENDERS, VICTORY, and MORIARTY enter into the following Settlement Agreement.

SETTLEMENT AGREEMENT

The DEPARTMENT and AMERICAN LENDERS, VICTORY, and MORIARTY agree as follows:

1. AMERICAN LENDERS agrees to withdraw, and does hereby withdraw, its Nebraska Mortgage Bankers License Application.
2. Upon the effective date of this document, the DEPARTMENT shall Vacate the Order of Denial against AMERICAN LENDERS.
3. AMERICAN LENDERS agrees to not reapply for a Nebraska Mortgage Bankers License for a period of two years from July 3, 2006.
4. The DEPARTMENT agrees to replace the current Provisional Nebraska Mortgage Bankers License for VICTORY with a Provisional License that expires July 3, 2006, for the sole purpose of VICTORY completing any customer transactions for which a Nebraska customer application has already been submitted as of the effective date of this document. VICTORY agrees that no new Nebraska customer applications will be accepted.
5. VICTORY agrees that it will surrender its Nebraska Mortgage Bankers License on or before July 3, 2006.
6. Upon receipt of the surrendered license by VICTORY, the DEPARTMENT will vacate the Order to Show Cause against VICTORY and MORIARTY.
7. VICTORY agrees to not reapply for a Nebraska Mortgage Bankers License for a period of two years from July 3, 2006.
8. MORIARTY agrees to not reapply in any capacity for a Nebraska Mortgage Bankers License for a period of two years from July 3, 2006.

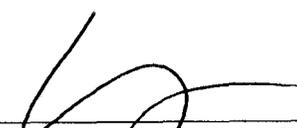
9. Any and all references to Nebraska Mortgage Banking Activity shall be immediately removed from any website operated by VICTORY, AMERICAN LENDERS, and/or MORIARTY within ten (10) days after the effective date of this document.

10. AMERICAN LENDERS, VICTORY, and MORIARTY agree that they will be jointly and severally liable for the costs associated with this consolidated matter including the costs of the Hearing Officer and Court Reporter. These costs will be paid to the DEPARTMENT within ten (10) days after receipt of a billing by the DEPARTMENT.

11. The effective date of this Settlement Agreement will be the date of the Director's signature.

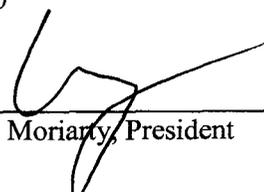
DATED this 11th day of May, 2006.

American Lenders Mortgage, LLC

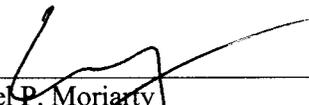
By: 
Michael P. Moriarty, Managing Partner
4040 South 84th Street
Omaha, Nebraska 68127
(402) 331-9100

DATED this 11th day of May, 2006.

Victory Mortgage, LLC
d/b/a United Mortgage Services
104 Northeast 72nd Street, Suite A
Gladstone, Missouri 64118
(816) 420-0600

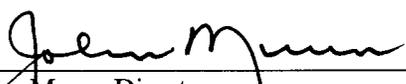
By: 
Michael P. Moriarty, President

DATED this 11th day of May, 2006.

By: 
Michael P. Moriarty
104 Northeast 72nd Street, Suite A
Gladstone, Missouri 64118

DATED this 11th day of May, 2006.

STATE OF NEBRASKA
DEPARTMENT OF BANKING AND FINANCE

By: 
John Munn, Director
Commerce Court
1230 "O" Street, Suite 400
Lincoln, Nebraska 68508
(402) 471-2171