ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

In the Matter of the Mortgage Broker License of: **Smart-Loan.com LLC** 19111 East Carnary Way Queen Creek, AZ 85242	**NOTICE OF LICENSE EXPIRATION**

The Superintendent of Financial Institutions for the State of Arizona, (the "Superintendent"), finds, pursuant to Arizona Revised Statutes ("A.R.S.") Section 6-904(B), that mortgage broker license #0909457 for Smart-Loan.com LLC, is expired. Specifically, A.R.S. § 6-904(B) states, "A licensee shall pay the renewal fee on or before September 30. Licenses not renewed by September 30 are suspended and the licensee shall not act as a mortgage broker until the license is renewed or a new license is issued pursuant to this article. A person may renew a suspended license by paying the renewal fee plus twenty-five dollars for each day after September 30 that a license renewal fee is not received by the Superintendent and making application for renewal as prescribed by the Superintendent. Licenses which are not renewed by October 31 expire. A license shall not be granted to the holder of an expired license except as provided in this article for the issuance of an original license." Smart-Loan.com LLC did not renew its license by October 31.

Pursuant to A.R.S. § 6-903(A), "A person shall not act as a mortgage broker if he is not licensed under this article." Smart-Loan.com LLC may not transact business in Arizona as a mortgage broker until such time that Smart-Loan.com LLC is licensed. Transacting business as a mortgage broker without a license is a violation of statutes and subject to administrative action by the Superintendent. Pursuant to A.R.S. § 6-132, the Superintendent may assess a civil money penalty of up to five thousand dollars ($5,000.00) per day per violation.

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DATED this 18 day of November, 2008.

Felecia A. Rotellini
Superintendent of Financial Institutions

By: _____
Robert D. Charlton
Assistant Superintendent of Financial Institutions

ORIGINAL OF THE NOTICE OF LICENSE EXPIRATION filed this 20th day of November, 2008 in the office of:

Felecia A. Rotellini
Superintendent of Financial Institutions
Arizona Department of Financial Institutions
Attn: Susan Longo
2910 N. 44th Street, Suite 310
Phoenix, AZ 85018

COPY of the foregoing mailed/delivered same date to:

Eric Aldridge, President
Smart-Loan.com LLC
19111 East Carnary Way
Queen Creek, AZ 85242

By: Susan Longo