STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Freedom Financial Mortgage Lending, LLC
8145 S. Saginaw St. Suite B
Grand Blanc, Michigan 48439

Enforcement Case No. 08-5627

License/Registration No.
FL-10053/SR-0010143

Respondent
_____/

FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE AND SECONDARY MORTGAGE REGISTRATION

Issued and Entered

This 1st day of September 2009

By: Stephen R. Hilker
Chief Deputy Commissioner

I.
FINDINGS OF FACT

1. On June 19, 2008, pursuant to MCL 445.1662 and MCL 493.61, the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Respondent a NOTICE OF OPPORTUNITY TO SHOW COMPLIANCE ("NOSC").
2. On June 1, 2009, the Commissioner of OFIR issued to Respondent a NOTICE OF INTENT TO REVOKE FIRST MORTGAGE LICENSE AND SECONDARY MORTGAGE REGISTRATION ("Notice").
3. Said Notice was served on Respondent via certified mail, and was received by Respondent on June 8, 2009, as evidenced by the delivery confirmation of the United States Postal Service.

4. Said Notice contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), and the Secondary Mortgage Loan Act, 1981 P.A. 125, as amended, MCL 493.51 *et seq.* ("SMLA"), which warrant the revocation of Respondent's first mortgage license and secondary mortgage registration.

5. Respondent failed to respond to either the NOSC or the Notice, and with respect to the latter, failed to also request a hearing within 20 days as required by Section 12(2) of the MBLSLA, MCL 445.1662(2), and Section 11(2) of the SMLA, MCL 493.61. The Notice stated that if Respondent failed to request a hearing within 20 days of the date the Notice was issued/served, the Commissioner would enter an Order revoking Respondent's first mortgage license and secondary mortgage registration.

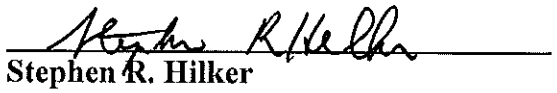
II.
FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE AND SECONDARY MORTGAGE REGISTRATION

NOW, THEREFORE, based upon the factual findings set forth above and the files and records of OFIR, **IT IS HEREBY ORDERED THAT**:

1. Respondent's first mortgage license, issued pursuant to the MBLSLA, shall be and is hereby **REVOKED**.

2. Respondent's secondary mortgage registration, issued pursuant to the SMLA, shall be and is hereby **REVOKED**.

IT IS SO ORDERED



Stephen R. Hilker
Chief Deputy Commissioner