

COMMONWEALTH OF MASSACHUSETTS

Suffolk, SS.

COMMISSIONER OF BANKS  
MORTGAGE LOAN ORIGINATOR  
LICENSING  
Docket No. 2010-279-OTTOCD

\_\_\_\_\_  
In the Matter of  
CHRISTOPHER RICARDO FRANCIS

\_\_\_\_\_  
Mortgage Loan Originator License No. MLO12463  
\_\_\_\_\_

)  
)  
) ORDER TERMINATING  
) TEMPORARY ORDER TO  
) CEASE AND DESIST  
)  
)

WHEREAS, pursuant to General Laws chapter 255F, section 11, the Commissioner of Banks issued a FINDINGS OF FACT AND TEMPORARY ORDER TO CEASE AND DESIST, Docket No. 2010-279 (the Temporary Order), against CHRISTOPHER RICARDO FRANCIS (Christopher Francis) on August 9, 2010, based upon his failure to obtain passing scores on the Massachusetts and National components of the SAFE Mortgage Loan Originator Test, in violation of Massachusetts General Laws chapter 255F, section 6(a);

WHEREAS, the Temporary Order may be modified or vacated by the Commissioner at any time;

WHEREAS, Christopher Francis has petitioned the Commissioner to terminate the Temporary Order;

WHEREAS, Christopher Francis obtained a passing score on the SAFE Mortgage Loan Originator Test – National Component with Uniform State Content on February 28, 2014;

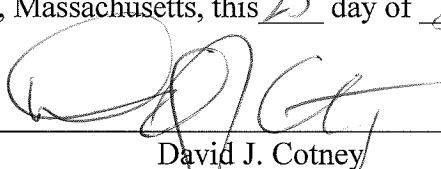
WHEREAS, there is no evidence that Christopher Francis has engaged in activities that would require a Massachusetts mortgage loan originator license since the date of the Temporary Order;

In consideration of the foregoing, it is ORDERED that the Temporary Order issued against Christopher Francis on August 9, 2010 is hereby vacated and terminated.

BY ORDER AND DIRECTION OF THE COMMISSIONER OF BANKS.

Dated at Boston, Massachusetts, this 23<sup>rd</sup> day of September, 2016.

By: \_\_\_\_\_

  
David J. Cotney  
Commissioner of Banks  
Commonwealth of Massachusetts