

COMMONWEALTH OF MASSACHUSETTS

Suffolk, SS.

COMMISSIONER OF BANKS  
MORTGAGE LOAN  
ORIGINATOR LICENSING  
Docket No. 2010-284-OTTOCD

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In the Matter of  
John Grad

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Mortgage Loan Originator License No. MLO92042 )  
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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. 2010-284 (the "Temporary Order"), against John Grad (or the "Licensee") on August 9, 2010, based upon the Licensee's: failure to obtain a passing score on the Massachusetts component of the SAFE Mortgage Loan Originator Test, in violation of Massachusetts General Laws chapter 255F, section 6(a) and the Division's regulation 41.04(2)(f); and

WHEREAS, John Grad has presented to the Division satisfactory evidence that he has fully complied with the requirements of the Temporary Order.

IT IS HEREBY ORDERED, that the Temporary Order issued against John Grad, a licensed mortgage loan originator under Massachusetts General Laws chapter 255F, section 2, on August 9, 2010, is hereby terminated.

BY ORDER AND DIRECTION OF THE COMMISSIONER OF BANKS:

Dated at Boston, Massachusetts, this 20th day of September, 2010.

By: \_\_\_\_\_  
Steven L. Antonakes  
Commissioner of Banks  
Commonwealth of Massachusetts