

The Commonwealth of Massachusetts Office of the Commissioner of Banks One South Station

Boston, Massachusetts 02110

GREGORY BIALECKI SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

BARBARA ANTHONY UNDERSECRETARY OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION

STEVEN L. ANTONAKES COMMISSIONER OF BANKS

October 1, 2009

LIEUTENANT GOVERNOR

By Electronic Mail and U.S. Mail

steve.kim@leadpoint.com

Steve Kim LeadPoint, Inc. d/b/a Secure Rights 11661 San Vicente Blvd, Suite 600 Los Angeles, CA 90049

RE: In the Matter of LeadPoint, Inc. d/b/a Secure Rights

Dear Steve Kim:

On June 4, 2009, the Commissioner of Banks issued a FINDINGS OF FACT AND TEMPORARY ORDER TO CEASE AND DESIST, Docket No. 2009- 076 (the "Temporary Order"), against LeadPoint, Inc. d/b/a Secure Rights ("LeadPoint") based upon LeadPoint's failure to obtain and maintain a surety bond. In response to the issuance of the Temporary Order, LeadPoint has obtained and filed with the Division the required surety bond(s) in accordance with the applicable regulations and regulatory bulletins. Accordingly, please find enclosed an ORDER TERMINATING TEMPORARY ORDER TO CEASE AND DESIST which terminates the Temporary Order as of this date. LeadPoint should maintain the enclosed documents as part of its records.

Should you need further clarification or have any questions, please contact me at (617) 956-1564.

Very truly yours,

Chief Director

Non-Depository Institution Supervision

Enclosure



COMMONWEALTH OF MASSACHUSETTS

Suffolk, SS.

COMMISSIONER OF BANKS MORTGAGE LENDER AND MORTGAGE BROKER LICENSING Docket No. 2009-076-OTTOCD

In the Matter of (a)
LeadPoint, Inc.

d/b/a Secure Rights
Los Angeles, CA

Mortgage Broker License No. MB4077

ORDER TERMINATING TEMPORARY ORDER TO CEASE AND DESIST

WHEREAS, pursuant to General Laws chapter 255E, section (7)(b) and chapter 255F, section 8(b), the Commissioner of Banks issued a FINDINGS OF FACT AND TEMPORARY ORDER TO CEASE AND DESIST, Docket No. 2009- 076 (the "Temporary Order"), against LeadPoint, Inc. d/b/a Secure Rights ("LeadPoint" or the "Licensee") on June 4, 2009, based upon the Licensee's: failure to obtain and maintain a surety bond, in violation of 209 CMR 42.06(2)(a); and failure to file the financial statements that are required pursuant to the license renewal process, in violation of 209 CMR 42.06(2)(b)3; and

WHEREAS, LeadPoint has presented to the Division satisfactory evidence that it has fully complied with the requirements of the Temporary Order.

IT IS HEREBY ORDERED, that the Temporary Order issued against LeadPoint, a licensed mortgage broker under Massachusetts General Laws chapter 255E, section 2, on June 4,

In the Matter of LeadPoint, Inc. d/b/a Secure Rights Order Terminating Temporary Order to Cease and Desist Docket No. 2009-076-OTTOCD Page 2 of 2

2009, pursuant to Massachusetts General Laws chapter 255E, section 7(b) and chapter 255F, section 8(b), be, and hereby is terminated.

BY ORDER AND DIRECTION OF THE COMMISSIONER OF BANKS:

Dated at Boston, Massachusetts, this 1st day of october, 2009.

Steven L. Antonakes

Commissioner of Banks Commonwealth of Massachusetts