

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

2 In the Matter of the Revocation of the Mortgage
3 Broker License of:

No. 09F-BDO59-BNK

4 **GLOBAL MORTGAGE, LLC DBA LIKE**
5 **FINANCIAL AND SUZANNE G.**
6 **KENSINGTON-LIKE, OWNER**
7 12639 N. 136th Street
8 Scottsdale, AZ 85259

CONSENT ORDER

Respondents.

8 On March 31, 2009, the Arizona Department of Financial Institutions (“Department”) issued a
9 Notice of Hearing to Revoke, alleging that Respondents had violated Arizona law. Wishing to resolve
10 this matter in lieu of an administrative hearing, Respondents admit to the following Findings of Fact and
11 Conclusions of Law, and consent to the entry of the following order.

12 FINDINGS OF FACT

13 1. Respondent Global Mortgage, LLC dba Like Financial (“Global”) is an Arizona limited
14 liability company authorized to transact business in Arizona as a mortgage broker, license number MB
15 0902138, within the meaning of A.R.S. §§ 6-901, *et seq.* The nature of Global’s business is that of
16 making, negotiating, or offering to make or negotiate loans secured by Arizona real property, within the
17 meaning of A.R.S. § 6-901(6).

18 2. Respondent Suzanne G. Kensington-Like (“Ms. Like”) is the Owner of Global. Ms. Like is
19 authorized to transact business in Arizona as a mortgage broker within the meaning of A.R.S. § 6-
20 903(E).

21 3. A May 19, 2008 through September 23, 2008 examination of Global, conducted by the
22 Department, revealed that Global and Ms. Like:

- 23 a. Failed to advertise in compliance with the disclosure requirements of title I of the
24 Consumer Credit Protection Act (“CCPA”) (15 United States Code sections 1601 through
25 1666j), the Real Estate Settlement Procedures Act (“RESPA”) (12 United States Code
26

1 sections 2601 through 2617), and the regulations promulgated under these acts,
2 specifically:

- 3 i. Respondents' website includes the following trigger term within an advertisement,
4 "points" (finance charge) and payment. The website does not include the amount or
5 percentage of down-payment, nor does it include a term of repayment;
- 6 b. Failed to conduct the minimum elements of reasonable employee investigations prior to
7 hiring employees. A review of eight (8) employee personnel records revealed:
- 8 i. Two (2) completed and signed employment applications were missing from the
9 files;
- 10 ii. Respondents failed to consult with the applicant's most recent or next most recent
11 employer prior to hiring three (3) employees;
- 12 iii. Respondents failed to inquire regarding the applicant's qualifications and
13 competence for the position prior to hiring three (3) employees;
- 14 iv. Respondents failed to obtain a current credit report from a credit reporting agency
15 prior to hiring three (3) employees; and
- 16 v. Respondents failed to obtain a completed Employment Eligibility Verification
17 (Form I-9) prior to hiring one (1) employee;
- 18 c. Contracted with or paid compensation to unlicensed, independent contractors,
19 specifically:
- 20 i. Respondents paid 1099 compensation to an unlicensed independent contractor in
21 the amount of \$221,649.25 in 2007 and \$1,500.00 in 2008 for originating loans;
- 22 d. Failed to provide adequate documentation of updating and reconciling, on a monthly
23 basis, all records having more than ten (10) transactions in a calendar quarter;
- 24 e. Failed to maintain originals or copies of all mortgage loan transactions, specifically:
- 25 i. For all loan files reviewed, the initial Good Faith Estimate ("GFE") disclosures
26 were missing from the files. Respondents acknowledge that copies of original GFE

1 disclosures have not been maintained and that all GFEs in the files have been
2 altered. Respondents stated, "When the file funds the processor goes in and
3 changes the [GFE] to match the HUD-1 exactly for reference purposes. If a
4 borrower calls it is easily available to have access to the closing information;"

5 ii. One (1) document showing the application's final disposition ("DFD") was missing
6 from the files;

7 iii. Two (2) 2nd mortgage applications were missing from the files; and

8 iv. Eight (8) document agreements were missing from the files;

9 f. Allowed borrowers to sign regulated documents containing blank spaces, specifically:

10 i. Five (5) Truth in Lending ("TIL") disclosures were signed in blank;

11 g. Failed to comply with the disclosure requirements of Title I of the Consumer Credit
12 Protection Act (15 U.S.C. §§ 1601 through 1666j), the Real Estate Settlement Procedures
13 Act (12 U.S.C. §§ 2601 through 2617), and the regulations promulgated under these acts,
14 specifically:

15 i. For all loan files reviewed the initial GFE disclosures were missing. Upon closing a
16 mortgage loan, Respondents adjusted the GFE figures to reflect the exact fees that
17 were charged and reflected on the final HUD-1. Respondents do not retain copies
18 of the initial disclosure forms or of any of the updated disclosures;

19 ii. Yield spread premium was not disclosed within the Good Faith Estimate to one (1)
20 borrower;

21 iii. The Annual Percent Rate ("APR") calculation was not issued to eight (8)
22 borrowers;

23 iv. A TIL payment schedule was calculated for a fixed rate on an ARM loan when
24 issued to two (2) borrowers;

25 v. A 2nd Mortgage 1003 Application was missing from one (1) borrower's file;

26 vi. A duplicate fee or unearned fee was charged to three (3) borrowers;

- 1 vii. Incorrect credit report fee charged to one (1) borrower; and
- 2 viii. Respondents failed to correct this violation from the previous examination;
- 3 h. Misrepresented or concealed essential or material facts in the course of the mortgage
- 4 broker business and engaged in illegal or improper business practices, specifically:
- 5 i. Respondents' loan officer, Ernie B. closed five (5) mortgage loan transactions on
- 6 three (3) properties for borrower K. H., of which two (2) transactions contained
- 7 loan misrepresentations and concealment:
- 8 (1) A 1st and 2nd mortgage on a property located at 6747 E. Camino De Los
- 9 Ranchos, Scottsdale, AZ 85254, and a 1st mortgage on a property located at
- 10 4607 W. Augusta Avenue, Glendale, AZ 85301,
- 11 (a) An application dated August 14, 2006 for an owner occupied property
- 12 located at 6747 E. Camino De Los Ranchos, Scottsdale, AZ 85254, for
- 13 1st and 2nd mortgages in the amount of \$775,000.00 failed to disclose on
- 14 the schedule of real estate owned, the property located at 6101 E.
- 15 Sweetwater Avenue, Scottsdale, AZ 85254, which was closed in the
- 16 borrower's name on June 9, 2006. Failure to disclose the above listed
- 17 property on the loan application concealed a \$935,000.00 mortgage
- 18 obligation from the lender, Washington Mutual, who funded the loan on
- 19 September 12, 2006;
- 20 (b) An application dated October 19, 2006 for the purchase of a non-owner
- 21 occupied property located at 4607 W. Augusta Avenue, Glendale, AZ
- 22 85301, for a 1st mortgage in the amount of \$324,000.00 failed to disclose
- 23 on the schedule of real estate owned, the property located at 6101 E.
- 24 Sweetwater Avenue, Scottsdale, AZ 85254, which was closed in the
- 25 borrower's name on June 9, 2006. Failure to disclose the above listed
- 26 property on the loan application concealed a \$935,000.00 mortgage

1 obligation from the lender, Lehman Brothers Bank, which funded the
2 loan on October 23, 2006;

3 ii. Respondents' loan officer, Ernie B. closed eight (8) mortgage loan transactions on
4 four (4) properties for borrower C.R., of which three (3) transactions contained loan
5 misrepresentations and concealment:

6 (1) A 1st and 2nd mortgage loan on a second home purchase property located at
7 351 Palisades Drive, Sedona, AZ 85336, a 1st and 2nd mortgage loan on an
8 owner occupied property located at 11014 N. Miller Road, Scottsdale, AZ
9 85258, and a 1st and 2nd mortgage loan on an owner occupied property located
10 at 7848 E. Copper Canyon Street, Mesa, AZ 85207.

11 (a) An application dated June 14, 2006, for a second home purchase located
12 at 351 Palisades Drive, Sedona, AZ 85336, for 1st and 2nd mortgages in
13 the amount of \$976,391.00, failed to disclose on the schedule of real
14 estate owned the property located at 8301 N. Merion Way, Paradise
15 Valley, AZ 85253, which closed on June 14, 2006. The loan funded on
16 June 15, 2006 with Washington Mutual Bank. Failure to disclose the
17 8310 N. Merion Way property concealed a \$1,732,500.00 mortgage
18 obligation from the lender;

19 (b) An application dated June 14, 2006, for the purchase of an owner
20 occupied property located at 11014 N. Miller Road, Scottsdale, AZ
21 85258, for 1st and 2nd mortgages in the amount of \$1,079,000.00 failed to
22 disclose on the schedule of real estate owned, a property located at 8301
23 N. Merion Way, Paradise Valley, AZ 85253, which closed on June 14,
24 2006. The loan funded on June 15, 2006 with Washington Mutual and
25 National City Bank. Failure to disclose the 8310 N. Merion Way
26

1 property concealed a \$1,732,500.00 mortgage obligation from the
2 lenders;

3 (c) An application dated June 27, 2006, for the purchase of an owner
4 occupied property located at 7848 E. Copper Canyon Street, Mesa, AZ
5 85207, for 1st and 2nd mortgages in the amount of \$2,122,500.00 failed to
6 disclose three (3) properties owned by the borrower on the schedule of
7 real estate owned, 8301 N. Merion Way, Paradise Valley, AZ 85253,
8 which closed on June 14, 2006, 351 Palisades Drive, Sedona, AZ 85336,
9 which closed on June 15, 2006, and 11014 N. Miller Road, Scottsdale,
10 AZ 85285, which closed on June 15, 2006. The loan funded on June 30,
11 2006 with Washington Mutual Bank. Failure to disclose property 8301
12 N. Merion Way, Paradise Valley, AZ 85053 on the application concealed
13 a \$1,732,500.00 mortgage obligation from the lender, failure to disclose
14 property 351 Palisades Drive, Sedona, AZ 85336 on the application
15 concealed a \$976,391.00 loan obligation from the lender, and failure to
16 disclose property 11014 N. Miller Road, Scottsdale, AZ 85285 on the
17 application concealed a \$1,079,000.00 loan obligation from the lender;

18 iii. Respondents' loan officer, Ernie B. closed twenty-two (22) mortgage loan
19 transactions on eleven (11) properties for borrower A. Rogers, of which eight (8)
20 transactions contained loan misrepresentations and concealment:

21 (1) A 1st and 2nd mortgage loan on an investment property located at 8626 E. San
22 Alfredo Drive, Scottsdale, AZ 85258, with the 2nd mortgage loan disclosed as
23 an owner occupied purchase, a 1st and 2nd mortgage loan on an owner
24 occupied property located at 26247 N. Paso Trail, Scottsdale, AZ 85255, a 1st
25 and 2nd mortgage loan on an investment property located at 8501 E.
26 Quarterhorse Trail, Scottsdale, AZ 85258, a 1st and 2nd mortgage loan on an

1 owner occupied property located at 8337 E. Quarterhorse Trail, Scottsdale,
2 AZ 85258, a 1st and 2nd mortgage loan on an owner occupied property located
3 at 8621 E. San Ardo, Scottsdale, AZ 85285, a 1st and 2nd mortgage loan on an
4 investment property located at 8411 N. 86th Way, Scottsdale, AZ 85258, a 1st
5 and 2nd mortgage loan on an owner occupied property located at 9077 N. 82nd
6 Street, Scottsdale, AZ 85258, and a 1st and 2nd mortgage loan on an owner
7 occupied property located at 10410 N. 77th Street, Scottsdale, AZ 85258;

8 (a) An application, dated April 13, 2006, for the purchase of an investment
9 property located at 8626 E. San Alfredo Drive, Scottsdale, AZ 85258, for
10 1st and 2nd mortgage loans failed to disclose three (3) properties owned
11 by the borrower on the schedule of real estate owned, a property closed
12 in the borrower's name on November 14, 2005, located at 642 S. 8th
13 Street #101-104, Cottonwood, AZ 85326, a property closed in the
14 borrower's name on November 14, 2005, located at 642 S. 8th Street
15 #401-404, Cottonwood, AZ 85326, and a property closed in the
16 borrower's name on November 14, 2005, located at 642 S. 8th Street
17 #201, 202, 301, 302, Cottonwood, AZ 85326. The loan funded on April
18 18, 2006 with a first mortgage from Washington Mutual Bank and April
19 19, 2006 with a second mortgage from National City Bank. The 1st and
20 2nd mortgage transactions were closed under separate escrow files and
21 the proceeds from the 2nd mortgage were deposited as cash to the 1st
22 mortgage escrow file. Failure to disclose the above three (3) properties
23 on the borrower's application concealed mortgage obligations from the
24 lender in the amounts of \$500,000.00, \$500,000.00, and \$500,000.000
25 respectively;
26

1 (b) An application, dated April 13, 2006, for the purchase of an owner
2 occupied property located at 26247 N. Paso Trail, Scottsdale, AZ 85255,
3 for 1st and 2nd mortgages failed to disclose four (4) properties owned by
4 the borrower on the schedule of real estate owned, a property closed in
5 the borrower's name on November 14, 2005, located at 642 S. 8th Street
6 #101-104, Cottonwood, AZ 85326, a property closed in the borrower's
7 name on November 14, 2005, located at 642 S. 8th Street #401-404,
8 Cottonwood, AZ 85326, a property closed in the borrower's name on
9 November 14, 2005, located at 642 S. 8th Street #201, 202, 301, 302,
10 Cottonwood, AZ 85326, and a property closed in the borrower's name
11 on April 18-19, 2006, located at 8626 E. San Alfredo Drive, Scottsdale,
12 AZ 85285. The loan funded on April 19, 2006 with Americas Wholesale
13 Lender. Failure to disclose the above four (4) properties on the
14 borrower's application concealed mortgage loan obligations from the
15 lender in the amounts of \$500,000.00, \$500,000.00, \$500,000.00, and
16 \$629,100.00 respectively;

17 (c) An application, dated May 4, 2006, for the purchase of an investment
18 property located at 8501 E. Quarterhorse Trail, Scottsdale, AZ 85258, for
19 1st and 2nd mortgage loans failed to disclose four (4) properties owned by
20 the borrower on the schedule of real estate owned: a property closed in
21 the borrower's name on November 14, 2005, located at 642 S. 8th Street
22 #101-104, Cottonwood, AZ 85326, a property closed in the borrower's
23 name on November 14, 2005, located at 642 S. 8th Street #401-404,
24 Cottonwood, AZ 85326, a property closed in the borrower's name on
25 November 14, 2005, located at 642 S. 8th Street #201, 202, 301, 302,
26 Cottonwood, AZ 85326, and a property closed in the borrower's name

1 on April 18-19, 2006, located at 8626 E. San Alfredo Drive, Scottsdale,
2 AZ 85285. The loan funded on May 8, 2006 with Countrywide Home
3 Loans. Failure to disclose the above four (4) properties on the borrower's
4 application concealed mortgage loan obligations from the lender in the
5 amounts of \$500,000.00, \$500,000.00, \$500,000.00, and \$629,100.00
6 respectively;

7 (d) An application dated, May 26, 2006, for the purchase of an owner
8 occupied property located at 8337 E. Quarterhorse Trail, Scottsdale, AZ
9 85258, for a 1st and 2nd mortgage loan failed to disclose three (3)
10 properties owned by the borrower on the schedule of real estate owned: a
11 property closed in the borrower's name on April 18-19, 2006, located at
12 8626 E. San Alfredo Drive, Scottsdale, AZ 85285, a property closed in
13 the borrower's name on April 19, 2006, located at 26247 N. Paso Trail,
14 Scottsdale, AZ 85255, and a property closed in the borrower's name on
15 May 8, 2006, located at 8501 E. Quarterhorse Trail, Scottsdale, AZ
16 85258. The loan funded on May 26, 2006 with IndyMac Bank. Failure to
17 disclose the above three (3) properties on the borrower's application
18 concealed mortgage loan obligations from the lender in the amounts of
19 \$629,100.00, \$1,237,500.00, and \$657,000.00 respectively;

20 (e) An application, dated June 1, 2006, for the purchase of an owner
21 occupied property located at 8621 E. San Ardo, Scottsdale, AZ 85258,
22 for 1st and 2nd mortgages failed to disclose four (4) properties owned by
23 the borrower on the schedule of real estate owned: a property closed in
24 the borrower's name on April 18-19, 2006, located at 8626 E. San
25 Alfredo Drive, Scottsdale, AZ 85285, a property closed in the borrower's
26 name on April 19, 2006, located at 26247 N. Paso Trail, Scottsdale, AZ

1 85255, a property closed in the borrower's name on May 8, 2006,
2 located at 8501 E. Quarterhorse Trail, Scottsdale, AZ 85258, and a
3 property closed in the borrower's name on May 26, 2006, located at
4 8337 E. Quarterhorse Trail, Scottsdale, AZ 85258. The loan funded on
5 June 2, 2006 with Bear Sterns Residential Mortgage Corp. Failure to
6 disclose the above four (4) properties on the borrower's application
7 concealed mortgage loan obligations from the lender in the amounts of
8 \$629,100.00, \$1,237,500.00, \$657,000.00, and \$639,000.00
9 respectively;

10 (f) An application, dated June 29, 2006, for the purchase of an investment
11 property located at 8411 N. 86th Way, Scottsdale, AZ 85258, for 1st and
12 2nd mortgages failed to disclose five (5) properties owned by the
13 borrower on the schedule of real estate owned: a property closed in the
14 borrower's name on April 18-19, 2006, located at 8626 E. San Alfredo
15 Drive, Scottsdale, AZ 85285, a property closed in the borrower's name
16 on April 19, 2006, located at 26247 N. Paso Trail, Scottsdale, AZ 85255,
17 a property closed in the borrower's name on May 8, 2006, located at
18 8501 E. Quarterhorse Trail, Scottsdale, AZ 85258, a property closed in
19 the borrower's name on May 26, 2006, located at 8337 E. Quarterhorse
20 Trail, Scottsdale, AZ 85258, and a property closed in the borrower's
21 name on June 2, 2006, located at 8621 E. San Ardo, Scottsdale, AZ
22 85258. The loan funded on June 30, 2006 with IndyMac Bank. Failure to
23 disclose the above five (5) properties on the borrower's application
24 concealed mortgage loan obligations from the lender in the amounts of
25 \$629,100.00, \$1,237,500.00, \$657,000.00, \$639,000.00, and
26 \$630,000.00 respectively;

1 (g) An application, dated June 28, 2006, for the purchase of an owner
2 occupied property located at 9077 N. 82nd Street, Scottsdale, AZ 85258,
3 for 1st and 2nd mortgages failed to disclose six (6) properties owned by
4 the borrower on the schedule of real estate owned: a property closed in
5 the borrower's name on April 18-19, 2006, located at 8626 E. San
6 Alfredo Drive, Scottsdale, AZ 85285, a property closed in the borrower's
7 name on April 19, 2006, located at 26247 N. Paso Trail, Scottsdale, AZ
8 85255, a property closed in the borrower's name on May 8, 2006,
9 located at 8501 E. Quarterhorse Trail, Scottsdale, AZ 85258, a property
10 closed in the borrower's name on May 26, 2006, located at 8337 E.
11 Quarterhorse Trail, Scottsdale, AZ 85258, a property closed in the
12 borrower's name on June 2, 2006, located at 8621 E. San Ardo,
13 Scottsdale, AZ 85258, and a property closed in the borrower's name on
14 July 5, 2006, located at 8411 N. 86th Way, Scottsdale, AZ 85258. The
15 loan funded on July 5, 2006 with Metrocities Mortgage, LLC. Failure to
16 disclose the above six (6) properties on the borrower's application
17 concealed mortgage loan obligations from the lender in the amounts of
18 \$629,100.00, \$1,237,500.00, \$657,000.00, \$639,000.00, \$630,000.00,
19 and \$620,100.00 respectively;

20 (h) An application, dated June 29, 2006, for the purchase of an owner
21 occupied property located at 10410 N. 77th Street, Scottsdale, AZ 85258,
22 for 1st and 2nd mortgages failed to disclose seven (7) properties owned by
23 the borrower on the schedule of real estate owned: a property closed in
24 the borrower's name on April 18-19, 2006, located at 8626 E. San
25 Alfredo Drive, Scottsdale, AZ 85285, a property closed in the borrower's
26 name on April 19, 2006, located at 26247 N. Paso Trail, Scottsdale, AZ

1 85255, a property closed in the borrower's name on May 8, 2006,
2 located at 8501 E. Quarterhorse Trail, Scottsdale, AZ 85258, a property
3 closed in the borrower's name on May 26, 2006, located at 8337 E.
4 Quarterhorse Trail, Scottsdale, AZ 85258, a property closed in the
5 borrower's name on June 2, 2006, located at 8621 E. San Ardo,
6 Scottsdale, AZ 85258, a property closed in the borrower's name on July
7 5, 2006, located at 8411 N. 86th Way, Scottsdale, AZ 85258, and a
8 property closed in the borrower's name on July 5, 2006, located at 9077
9 N. 82nd Street, Scottsdale, AZ 85258. The loan funded on July 31, 2006
10 with Washington Mutual. Failure to disclose the above seven (7)
11 properties on the borrower's application concealed mortgage loan
12 obligations from the lender in the amounts of \$629,100.00,
13 \$1,237,500.00, \$657,000.00, \$639,000.00, \$630,000.00, \$620,100.00,
14 and \$675,000.00 respectively;

- 15 i. Failed to use and maintain a statutorily correct written fee/document agreement;
- 16 i. The written fee agreement form used did not contain a provision for accepting
17 documents in connection with an application for a mortgage loan;
- 18 ii. The written fee/document agreement was missing from seven (7) borrowers' loan
19 files; and
- 20 iii. Respondents failed to correct this violation from the previous examination;
- 21 j. Suzanne G. Kensington-Like, Global's Responsible Individual, failed to be in active
22 management of Respondents' activities as governed by A.R.S. Title 6, Chapter 9 and all
23 applicable rules, specifically:
- 24 i. Compensation has been paid to unlicensed, independent contractors;
- 25 ii. Respondents originated and closed thirteen (13) loans that contain
26 misrepresentations and/or concealed material facts;

- 1 e. A.R.S. § 6-906(A) and A.A.C. R20-4-917(B)(6), by failing to keep and maintain
2 originals or copies of all loan transactions;
- 3 f. A.R.S. § 6-909(A) and A.A.C. R20-4-921, by allowing borrowers to sign regulated
4 documents containing blank spaces without obtaining the proper written authorization
5 from the borrowers to complete the blank spaces;
- 6 g. A.R.S. § 6-906(D) and A.A.C. R20-4-917(B)(6)(e), by failing to comply with the
7 disclosure requirements of Title I of the Consumer Credit Protection Act (15 U.S.C. §§
8 1601 through 1666j), the Real Estate Settlement Procedures Act (12 U.S.C. §§ 2601
9 through 2617), and the regulations promulgated under these acts;
- 10 h. A.R.S. § 6-909(L) and A.R.S. § 6-909(N), by making a false promise or
11 misrepresentation or concealing an essential or material fact in the course of the mortgage
12 broker business and engaging in illegal or improper business practices;
- 13 i. A.R.S. § 6-906(C), by failing to use a written fee/document agreement form as required;
- 14 j. A.R.S. § 6-903(E) and A.A.C. R20-4-102, by Ms. Like's failure to be in active
15 management of Respondents' activities as governed by A.R.S. Title 6, Chapter 9 and all
16 applicable rules; and
- 17 k. A.R.S. § 6-906(A), by failing to notify the Superintendent that Global stored records at a
18 location other than its principal place of business.

19 3. The violations of applicable laws, set forth above, constitute grounds to suspend or revoke
20 Global's and Ms. Like's mortgage broker license, number MB 0902138, pursuant to A.R.S. § 6-905(A).

21 4. Respondents misrepresented or concealed an essential or material fact in the course of the
22 mortgage broker business by concealing material facts and making misrepresentations to lenders
23 involving at least three (3) borrowers, which is grounds for suspension or license revocation pursuant to
24 A.R.S. § 6-905(A)(3).

1 5. The violations, set forth above, constitute grounds for the pursuit of any other remedy
2 necessary or proper for the enforcement of statutes and rules regulating mortgage brokers in Arizona
3 pursuant to A.R.S. §§ 6-123 and 6-131.

4 6. Pursuant to A.R.S. § 6-132, Respondents' violations of the aforementioned statutes are
5 grounds for a civil penalty of not more than five thousand dollars (\$5,000.00) for each violation for each
6 day.

7 7. Pursuant to A.R.S. § 6-125(B)(4), Respondents shall be assessed an examination fee of
8 seven thousand five hundred seven dollars and fifty cents (\$7,507.50) pursuant to A.R.S. § 6-122(B)(3).

9 **ORDER**

10 1. Respondents' Mortgage Broker License, No. MB 0902138, is hereby immediately revoked
11 and shall immediately be surrendered to the Department upon execution of this Consent Order.

12 2. Respondents shall pay to the Department a civil monetary penalty in the amount of ten
13 thousand dollars (\$10,000).

14 3. The provisions of this Order shall be binding upon Global Mortgage, LLC dba Like Financial
15 and Suzanne G. Kensington-Like and resolves the Notice of Hearing, subject to Respondents'
16 compliance with the requirements of this Order. Should Respondents fail to comply with this Order, the
17 Superintendent shall initiate further disciplinary proceedings.

18 4. The provisions of this Order shall be binding upon Respondents, their employees, agents, and
19 other persons participating in the conduct of the affairs of Global Mortgage, LLC dba Like Financial.

20 5. This Order shall become effective upon service, and shall remain effective and enforceable
21 until such time as, and except to the extent that, it shall be stayed, modified, terminated, or set aside.

22 SO ORDERED this 13th day of July, 2009.

23 Felecia A. Rotellini
24 Superintendent of Financial Institutions

25 By Robert D. Charlton
26 Assistant Superintendent of Financial Institutions

1 **CONSENT TO ENTRY OF ORDER**

2 1. Respondents acknowledge that they have been served with a copy of the foregoing Findings
3 of Fact, Conclusions of Law, and Order in the above-referenced matter, have read the same, are aware of
4 their right to an administrative hearing in this matter, and have waived the same.

5 2. Respondents admit the jurisdiction of the Superintendent and consent to the entry of the
6 foregoing Findings of Fact, Conclusions of Law, and Order.

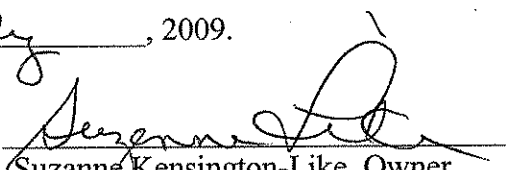
7 3. Respondents state that no promise of any kind or nature has been made to induce them to
8 consent to the entry of this Order, and that they have done so voluntarily.

9 4. Respondents acknowledge that the acceptance of this Agreement by the Superintendent is
10 solely to settle this matter and does not preclude this Department, any other agency or officer of this
11 state or subdivision thereof from instituting other proceedings as may be appropriate now or in the
12 future.
13

14 5. Suzanne Kensington-Like, on behalf of Global Mortgage, LLC dba Like Financial,
15 represents that she is the Owner, and that, as such, has been authorized by Global Mortgage, LLC dba
16 Like Financial to consent to the entry of this Order on its behalf.

17 6. Respondents waive all rights to seek judicial review or otherwise to challenge or contest the
18 validity of this Order.
19

20 DATED this 13 day of July, 2009.

21
22 By 
23 Suzanne Kensington-Like, Owner
24 Global Mortgage, LLC dba Like Financial
25
26

1 ORIGINAL of the foregoing filed this 13th
2 day of July 2009 in the office of:

3 Felecia A. Rotellini
4 Superintendent of Financial Institutions
5 Arizona Department of Financial Institutions
6 ATTN: Susan Longo
7 2910 North 44th Street, Suite 310
8 Phoenix, AZ 85018

9 COPY mailed/delivered same date to:

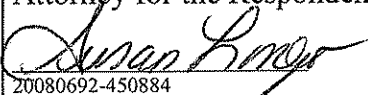
10 Lewis Kowal, Administrative Law Judge
11 Office of Administrative Hearings
12 1400 West Washington Street, Suite 101
13 Phoenix, AZ 85007

14 Nicholle Harris, Assistant Attorney General
15 Office of the Attorney General
16 1275 West Washington Street
17 Phoenix, AZ 85007

18 Robert Charlton, Assistant Superintendent
19 Brian R. Naig, Examiner
20 Arizona Department of Financial Institutions
21 2910 North 44th Street, Suite 310
22 Phoenix, AZ 85018

23 Suzanne G. Kensington-Like, Owner
24 Global Mortgage, LLC dba Like Financial
25 12639 N. 136th Street
26 Scottsdale, AZ 85259
27 Respondents

28 J. Kent MacKinlay
29 WARNOCK, MACKINLAY & ASSOCIATES, PLLC
30 1019 S. Stapley
31 Mesa, AZ 85204
32 Attorney for the Respondents

33 
34 20080692-450884