

Penalties Paid by Mortgage Licensees (since 1/1/95)				
Report Date: May 15, 2009				
Company Name	License #	Date	Amount	Description
12th Street Mortgage Company of NJ	ML - 337	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
1st 2nd Mortgage Company of NJ	ML - 1391	6/19/1995	\$500	Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
1st American Banc Corporation	MLB - 989	1/10/2005	\$800	Failure to file annual report by March 1, in violation of §6.1-418
1st Choice Mortgage Corp.	MB - 1171	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
1st City Lending Inc. d/b/a First City Mortgage	MLB - 2291	11/14/2006	\$600	Failure to file annual report by March 1, in violation of §6.1-418
1st Choice Mortgage, Inc.	MLB - 2291	11/14/2006	\$600	Failure to file annual report by March 1, in violation of §6.1-418
1st Preference Mortgage, LLC	MLB - 351	5/8/1996	\$500	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
1st Principle Mortgage, LLC	MLB - 1156	10/27/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
1st Professional Mortgage, Inc.	MLB - 382	10/22/1998	\$750	Failure to file annual report by March 1, in violation of §6.1-418
1st United Mortgage, Inc.	MLB - 3196	12/28/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
360 Enterprises, Inc.	MLB - 2188	1/10/2005	\$800	Failure to file annual report by March 1, in violation of §6.1-418
A. Anderson Scott Mortgage Group, A. Mortgage Group, Inc.	MLB - 905	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
A. Mortgage Group, Inc.	MLB - 2780	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Aarow Mortgage Services, Inc.	MB - 3484	10/17/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Abba Mortgage Company, LLC	MB - 3683	9/27/2007	\$2,500	Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Abbot Mortgage Service, Inc.	MLB - 107	3/6/1996	\$500	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416
Accent Mortgage Services, Inc.	MB - 841	7/29/2002	\$500	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416
AccessAmerica Mortgage, LLC	MB - 2593	10/17/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Access Financial Group, Inc.	MLB - 2606	10/17/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Accredited Home Lenders, Inc.	ML - 536	12/8/2006	\$500	Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Aegis Wholesale Corporation	ML - 532	4/18/2007	\$500	Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Affordable Financial Services, Ltd.	MB - 3931	10/2/2008	\$800	Failure to file annual report by March 1, in violation of §6.1-418
ALDA Financial Services, Inc. d/b/a Atlanta Mortgage, LLC	MB - 1848	10/17/2007	\$1,000	Failure to file annual report by March 1, in violation of §6.1-418
Allied Home Mortgage Capital Corporation	MLC-1411	3/10/2009	\$1,000	Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Allied Home Mortgage Capital Corporation	MLB - 592	11/10/2008	\$5,000	Sending out solicitations which violated various provisions of 10 VAC 5-160-60 and Chapter 16 of Title 6.1 of the Code of Virginia
Allied Mortgage Group, Inc. d/b/a Advantage One Financial	ML - 530	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Alta Mortgage, Inc.	MLB - 1072	1/20/2008	\$20,000	Various violations of the Mortgage Lender and Broker Act
American Advisors Group, Inc.	MLB - 5134	5/15/2009	\$7,500	Sending out solicitations which violated various provisions of 10 VAC 5-160-60 and Chapter 16 of Title 6.1 of the Code of Virginia
American Fidelity Inc.	ML - 551	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
American Heritage Home Loans, LLC	MB - 2664	11/27/2007	\$1,000	Failure to file annual report by March 1, in violation of §6.1-418
American Home Finance	MLB - 311	8/5/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
American Home Finance, Inc.	MLB - 311	8/5/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
American International Mortgage Bankers, Inc.	MLB - 276	10/8/2003	\$15,000	Various violations of the Mortgage Lender and Broker Act
American Mortgage and Investment Corp.	MB - 1403	6/4/2002	\$2,500	Failure to file annual report by March 1, in violation of §6.1-418
American Mortgage Exchange, Inc. d/b/a American Mortgage Exchange	MLB - 483	6/13/2001	\$300	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
American Mortgage Group, Inc. A Corporation of North Carolina (Used in VA by: American Mortgage Group, Inc.)	MB - 3015	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
American Mortgage Group, Inc. A Corporation of North Carolina (Used in VA by: American Mortgage Group, Inc.)	MB - 3015	8/13/2007	\$2,500	Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
American Mortgage, Inc. d/b/a America's Mortgage Lender, Inc.	MLB - 1236	11/27/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
American Residential Funding, Inc.	MLB - 691	1/8/2004	\$1,000	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
American Residential Funding, Inc.	MLB - 691	8/5/2005	\$2,000	Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
AmeriCredit Corporation	MLB - 678	11/20/2003	\$500	Failure to file annual report by March 1, in violation of §6.1-418
AmeriFirst Home Improvement Finance Co. (formerly Kenwood Associates, Inc.)	MLB - 243	11/10/2004	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Ameritrust Mortgage Company, LLC	MLB - 541	2/14/2003	\$1,000	Failure to file annual report by March 1, in violation of §6.1-418
Amstar Mortgage Corporation	MB - 2307	3/2/2006	\$10,000	Violation of various laws and regulations applicable to the conduct of its licensed business
Andy May Group, LLC	MB - 3072	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Apex Financial Group, Inc. d/b/a Aalpx Mortgage	MLB - 928	10/25/2005	\$500	Failure to obtain Bureau approval prior to relocating an office, in violation of §6.1-416
Apollis Mortgage Group, LLC	MB - 3313	11/27/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Arch Mortgage Lending, LLC	MLB - 1538	11/10/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Arch Lending Group, LLC	MB - 3601	10/2/2008	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Atlantic Bay Mortgage Group, LLC	MLB - 662	6/15/2006	\$20,000	Violation of various laws and regulations applicable to the conduct of its licensed business
Atlantic Coast Capital, Inc.	MB - 820	10/22/1998	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Atlantic Coast Mortgage Group, Inc.	MLB - 1543	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Atlantic Mortgage and Funding, Inc.	MB - 3381	2/13/2009	\$1,000	Sending out solicitations which violated various provisions of 10 VAC 5-160-60 and Chapter 16 of Title 6.1 of the Code of Virginia
Atlas Mortgage, LLC d/b/a Atlas Mortgage	MLB - 3268	11/27/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Avco Mortgage and Acceptance	ML - 7	6/26/1996	\$50,000	Various violations applicable to the conduct of business at the Roanoke location
B.D. Nationwide Mortgage Company	MB - 2456	11/27/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
BancFinancial Mortgage, Inc.	MB - 2156	1/10/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Barksdale Business Group, Inc. d/b/a Barksdale Business Group, Inc.	MB - 1262	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Beacon Home Mortgage, LLC	MLB - 1407	10/20/2003	\$2,500	Failure to respond to written requests from Bureau, in violation of 10 VAC 5-160-50
Beacon Home Mortgage, LLC	MB - 1407	11/20/2003	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Berwyn Mortgage, Inc.	MB - 3340	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Blessed Mortgage & Financials, Inc.	MB - 3750	9/27/2007	\$2,500	Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Block Financial Capital, LLC	ML - 409	11/22/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Bridge Capital Corporation	MLB - 754	10/17/2007	\$10,000	Violated various laws applicable to the conducts of its licensed business
Brooks Financial Group, LLC	MLB - 2512	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Brookshire Financial Group, Inc.	MB - 3224	11/10/2008	\$2,500	Various violations of the Mortgage Lender and Broker Act and 10 VAC 5-160-60 (Advertising Rules)
CCSF, LLC d/b/a Greystone Financial Group	MC - 4090	2/25/2009	\$1,000	Failure to file annual report by March 1, in violation of §6.1-418
Card Mortgage Services, LLC	MLB - 950	1/23/2005	\$1,500	Failure to file annual report by March 1, in violation of §6.1-418
California Home Loans, LLC	MLB - 3384	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Calvert Mortgage Company, LLC	MB - 1369	10/30/2001	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Capital Financial Associates, Inc.	MLB - 1696	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Capital Financial Mortgage Corp.	MLB - 3257	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Carteret Mortgage Corporation	MLB - 791	6/24/2004	\$50,000	Various violations of the Mortgage Lender and Broker Act
CB&I Home Group, Inc. d/b/a American Home Loans	MLB - 453	5/14/2001	\$5,000	Various violations of the Mortgage Lender and Broker Act
Challenge Financial Investors Corp. d/b/a Challenge Mortgage	MLB - 1706	3/3/2003	\$10,000	Various violations of the Mortgage Lender and Broker Act
Challenge Financial Investors Corp. d/b/a Challenge Mortgage	MLB - 822	4/13/2004	\$25,000	Various violations of the laws and regulations applicable to the conduct of its licensed business
Choice Financing Services, Inc.	MB - 2566	11/22/2005	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Choice Financing Services, Inc. d/b/a Choice Financing Services, Inc.	MB - 2566	10/22/2008	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Choice Mortgage Corporation	MLB - 1065	8/16/2000	\$15,000	Various violations of the Mortgage Lender and Broker Act
City Federal Funding and Mortgage Corp.	MLB - 277	1/23/1998	\$2,500	Various violations of the Mortgage Lender and Broker Act
Citidays Mortgage Group, LLC	MB - 3002	7/8/2008	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Classic Home Lending, Inc.	MLB - 682	11/14/2006	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Coastal Lending Group LLC d/b/a Coastal Lending Group	MC - 5345	2/27/2009	\$2,500	Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Coastal Mortgage Corporation of Maryland	MB - 493	6/11/1996	\$400	Failure to file annual report by March 1, in violation of §6.1-418
Colonial Atlantic Mortgage, Inc.	MB - 1230	11/10/2004	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Colonial Mortgage Corporation	MB - 522	6/10/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Comfort Mortgage, Incorporated	MB - 620	6/11/1996	\$200	Failure to file annual report by March 1, in violation of §6.1-418
Comfort Mortgage, Incorporated	MB - 620	1/10/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Commonwealth Funding, LLC d/b/a Commonwealth Funding, LLC	MLB - 2723	11/27/2007	\$1,000	Failure to file annual report by March 1, in violation of §6.1-418
Commonwealth Home Loans, LLC	MLB - 901	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Condor Financial Group, Incorporated	MLB - 1389	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Conseco Finance Servicing, Corp.	MLB - 205	7/6/2000	\$500	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Consumer First Mortgage, Inc.	MLB - 250	3/6/1995	\$1,000	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Continental Mortgage & Investment Corporation	MLB - 49	9/14/2000	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Cornerstone First Financial, LLC	MC - 2271	3/29/2009	\$5,000	Violation of various laws and regulations applicable to the conduct of its licensed business
Cornerstone Mortgage, Inc.	MB - 582	6/11/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Cornerstone Mortgage, Inc.	MB - 582	3/6/2006	\$5,000	Violated various laws applicable to the conducts of its licensed business
Countryside Mortgage Services, Inc.	MB - 670	10/30/2001	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Crosscountry Mortgage, Inc.	MLB - 1369	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Cyber Mortgage, Inc. d/b/a Global Cyber Mortgage	MLB - 1954	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
D&S United Corporation d/b/a USA First Mortgage	MB - 1612	11/27/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Dana Capital Group, Inc.	MLB - 660	10/7/2004	\$25,000	Various violations of the Mortgage Lender and Broker Act
Dana Capital Group, Inc.	MLB - 660	8/5/2005	\$1,000	Failure to obtain Commission approval prior to opening an office in violation of §6.1-416
DBSA Holdings, Inc. d/b/a Foundation Capital Mortgage Services, LLC	MB - 2739	5/25/2007	\$2,000	Failure to obtain Commission approval prior to operating a mortgage lender business in violation of §6.1-410
Debit Financial Corporation	MLB - 754	10/30/1999	\$500	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Diversified Mortgage, Inc.	MLB - 638	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Dominion First, Inc.	MLB - 1137	9/14/2000	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Dream House Mortgage Corporation	MLB - 372	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
E.M. Willis Mortgage Corp.	MLB - 960	10/22/1998	\$750	Failure to file annual report by March 1, in violation of §6.1-418
EVA Mortgage, Inc.	MC - 4056	2/25/2009	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Eagle Creek Mortgage, LLC	MLB - 2851	10/22/2008	\$600	Failure to file annual report by March 1, in violation of §6.1-418
HomeCreditCorp. d/b/a FHB Funding	ML - 237	3/12/2007	\$2,000	Failure to obtain Commission approval prior to operating a mortgage broker business in violation of §6.1-410
Embassy Mortgage, Inc.	MLB - 1142	11/22/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Envision Lending Group, Inc.	MB - 3447	2/13/2008	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Envision Lending Group, Inc.	MB - 3447	10/2/2009	\$500	Sending out solicitations which violated various provisions of 10 VAC 5-160-60 and Chapter 16 of Title 6.1 of the Code of Virginia
Equitable Mortgage Group, Inc.	MB - 954	9/14/2000	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Equity Mortgage of Maryland, Inc.	MLB - 160	10/22/1998	\$750	Failure to file annual report by March 1, in violation of §6.1-418
Equity One of Virginia, Inc.	MLB - 317	1/11/1996	\$15,000	Acted as a mortgage lender (in Martinsville, VA office) without first obtaining authority from the Commission, in violation of §6.1-410
E-Star Lending, Inc.	MB - 2718	11/14/2006	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Evergreen Financial Services, Inc. d/b/a Evergreen Mortgage Company	MB - 2296	1/8/2004	\$2,000	Failure to obtain Commission approval prior to operating a mortgage broker business in violation of §6.1-410
Executive Financial Services Company	MLB - 3454	10/17/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Executive Mortgage Services, Inc.	MB - 716	6/11/1996	\$300	Failure to file annual report by March 1, in violation of §6.1-418
F & M Mortgage Corporation	MB - 1035	10/30/2001	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Fairfax Mortgage Inc. d/b/a Mortgage Design	MB - 1315	10/30/2001	\$300	Failure to file annual report by March 1, in violation of §6.1-418
Fairfax Mortgage Investments, Inc.	MLB - 290	2/23/1998	\$10,000	Various violations of the Mortgage Lender and Broker Act
Fairway Capital Mortgage Corp.	MB - 3520	10/22/2008	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Fairway Mortgage Corporation	MLB - 3871	10/17/2007	\$600	Failure to file annual report by March 1, in violation of §6.1-418
Fed Funding Mortgage Corporation	MLB - 387	11/22/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Fidelity First Home Mortgage Company	MLB - 1942	10/2/2008	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Fidelity First Mortgage, Inc.	MLB - 923	11/22/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
Fidelity First Mortgage, LLC	MLB - 412	11/13/1998	\$300	Conducting business from an unlicensed location, in violation of §6.1-416B
Financial Advantage Funding Corporation	MLB - 1900	11/10/2004	\$800	Failure to file annual report by March 1, in violation of §6.1-418
Financial Resources & Assistance of The Lakes Region, Inc.	MB - 2134	11/22/2005	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First Advantage Mortgage Company	MB - 1423	11/27/2007	\$800	Failure to file annual report by March 1, in violation of §6.1-418
First American Mortgage Services, Inc.	MB - 882	11/10/2004	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First American Mortgage Services, Inc.	MB - 882	11/20/2003	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First Capital Mortgage Corporation	MB - 174	3/12/2007	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First Chesapeake Mortgage Corporation, formerly known as The Courtyard Mortgage Corporation	MLB - 579	7/10/1996	\$200	Failure to file annual report by March 1, in violation of §6.1-418
First Dominion Mortgage Corporation	MLB - 40	6/10/1996	\$400	Failure to file annual report by March 1, in violation of §6.1-418
First Guaranty Mortgage Corporation	MLB - 258	2/12/2001	\$300	Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
First Mid Atlantic Mortgage Corporation, Incorporated	MLB - 754	9/14/2000	\$300	Failure to file annual report by March 1, in violation of §6.1-418
First Mid Atlantic Mortgage Corporation, Incorporated	MLB - 754	10/30/2001	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First Virginia Carolina Mortgage, Inc.	MB - 1602	11/20/2003	\$500	Failure to file annual report by March 1, in violation of §6.1-418
First Washington Mortgage, LLC	MB - 2538	8/6/2008	\$2,500	Sending out solicitations which violated various provisions of 10 VAC 5-160-60 and Chapter 16 of Title 6.1 of the Code of Virginia