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3. As a real estate agent, Respondent earns commissions from the sale of real estate.

4. From January 2012 to May 2014, Respondent wrote "Call Kathy J. for your quote!"
in the HUD184 loan type section and "Call Kathy today to learn your buying power!!" under
the Daily Interest Rate Alert chart on her website (www.kathyjfernandez.com), Facebook
page, and in 128 newsletters distributed to approximately 465 individuals, who were current
and prospective clients.

75. Respondent has never been licensed as a mortgage broker or mortgage loan originator888

II. CONCLUSIONS OF LAW

Respondent operated as a "mortgage broker" in Alaska as that term is defined in
 AS 06.60.990(18) by offering to assist potential borrowers to obtain financing for mortgage
 loans with the expectation of compensation or gain.

2. Respondent operated as "mortgage loan originator" in Alaska as that term is defined
in AS 06.60.990(23) by offering to negotiate terms of mortgage loans with the expectation of
compensation or gain.

3. From January 2012 to May 2014, Respondent violated AS 06.60.010(a) by operating
as a mortgage broker in Alaska without a license.

4. From January 2012 to May 2014, Respondent violated AS 06.60.012(a) by operating
as a mortgage loan originator in Alaska without a license.

205. Respondent is subject to a civil penalty under AS 06.60.420(a) because she violated

21 AS 06.60.010(a) and AS 06.60.012(a).

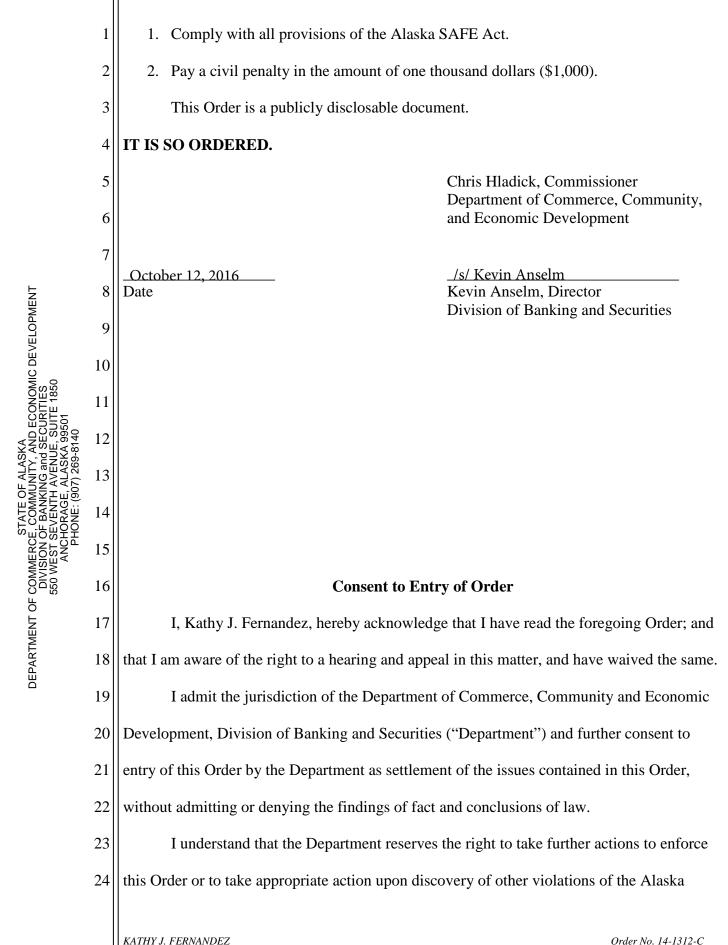
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III. ORDER

23 Pursuant to the Alaska SAFE Act, and on the basis of its Findings of Fact and

24 Conclusions of Law, the Department ORDERS Respondent to:

KATHY J. FERNANDEZ ORDER IMPOSING A CIVIL PENALTY



ORDER IMPOSING A CIVIL PENALTY

