

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

2 In the Matter of the Removal and the Prohibition of:

No. 08F-BD059-BNK

3 **RICK T. MCCULLOUGH**
4 3925 East Patrick Lane
5 Phoenix, AZ 85050

**SUPERINTENDENT'S FINAL
DECISION AND ORDER**

6 Petitioner.

7 The Superintendent of Financial Institutions (the "Superintendent") having reviewed the
8 record in this matter, including the transcripts of the June 23, 2008 administrative hearing, and the,
9 Administrative Law Judge Decision attached and incorporated herein by this reference, adopts the
10 Administrative Law Judge's Findings of Fact, Conclusions of Law and Recommended Order and
11 modifies in part the Conclusions of Law Paragraph 1 by replacing "Chapter 7" with "Chapter 9, Article
12 1" and replacing the word "escrow agent(s)" with the word "mortgage broker(s)".

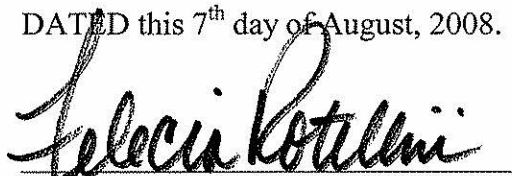
13 ORDER

14 **IT IS ORDERED that Petitioner is removed and prohibited from further participation in**
15 **any manner as a director, officer, employee, agent or other person in the conduct of the affairs of**
16 **any financial institution or enterprise in the State of Arizona pursuant to A.R.S. §6-161.**

17 NOTICE

18 The parties are advised that this Order becomes effective immediately and the provisions of this
19 Order shall remain effective and enforceable except to the extent that, and until such time as, any
20 provision of this Order shall have been modified, terminated, suspended, or set aside by the
21 Superintendent or a court of competent jurisdiction.

22
23 DATED this 7th day of August, 2008.

24 

25 Felecia Rotellini
26 Superintendent of Financial Institutions
27
28

1 ORIGINAL filed this 7th day of
2 August, 2008, in the office of:

3 Felecia Rotellini
4 Superintendent of Financial Institutions
5 Arizona Department of Financial Institutions
6 ATTN: June Beckwith
7 2910 North 44th Street, Suite 310
8 Phoenix, Arizona 85018

9 COPY of the foregoing mailed/hand delivered
10 This same date to:

11 Kay A. Abramsohn, Administrative Law Judge
12 Office of Administrative Hearings
13 1400 West Washington, Suite 101
14 Phoenix, AZ 85007

15 Craig Raby, Assistant Attorney General
16 Office of the Attorney General
17 1275 West Washington
18 Phoenix, AZ 85007

19 Robert D. Charlton, Assistant Superintendent
20 J.P. Ciudad, Senior Examiner
21 Arizona Department of Financial Institutions
22 2910 N. 44th Street, Suite 310
23 Phoenix, AZ 85018

24 AND COPY MAILED SAME DATE by
25 Certified Mail, Return Receipt Requested, to:

26 Rick T. McCullough
27 3925 East Patrick Lane
28 Phoenix, AZ 85050

BY: June Beckwith

