

**STATE OF ARKANSAS
SECURITIES DEPARTMENT**

IN THE MATTER OF

**A FREEDOM TEAM MORTGAGE
COMPANY, INC., a/k/a A~FREEDOM
TEAM MORTGAGE COMPANY, INC.,
And aftmortgage.net; BETTY KITCHEN;
MARK LEAMON THOMAS;
and TRENT DODDS**

ORDER NO. C-06-022-07-FO01

FINAL ORDER

An Order was entered on September 20, 2006 against A FREEDOM TEAM MORTGAGE COMPANY, INC., a/k/a A~FREEDOM TEAM MORTGAGE COMPANY, INC., a/k/a aftmortgage.net (hereinafter referred to as "AFT"); BETTY KITCHEN (hereinafter referred to as "KITCHEN"); MARK LEAMON THOMAS (hereinafter referred to as "THOMAS"); and TRENT DODDS (hereinafter referred to as "DODDS"), to cease and desist from all mortgage loan activity in the State of Arkansas and suspending the Arkansas loan officer license of KITCHEN. At Respondent Kitchen's request, a hearing was held on February 7, 2007 on Cease and Desist Order No. C-06-022-06-CD01. Appearing was Respondent KITCHEN, pro se. The Securities Department was represented by Alexandra N. Stephens. AFT, THOMAS and DODDS failed to request a hearing and were not present.

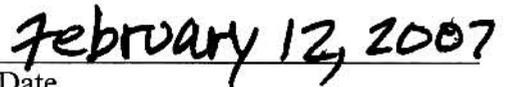
Having considered the pleadings, the exhibits, and testimony of the witnesses, the Arkansas Securities Commissioner finds that the September 20, 2006 Cease and Desist Order should be affirmed and upheld in all respects and be made permanent. The

Findings of Facts, Conclusions of Law, Opinion and Order contained in the September 20, 2006 Order are incorporated as if recited word for word.

IT IS SO ORDERED.



Michael B. Johnson
Arkansas Securities Commissioner



Date