



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[dbf.georgia.gov](http://dbf.georgia.gov)

Brian P. Kemp  
Governor

Kevin B. Hagler  
Commissioner

November 6, 2023

**FILED**

VIA CERTIFIED MAIL

**JAN 29 2024**

Dallys Cobian  
13819 Christine Drive #B  
Whittier, California 90605

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, Dallys Cobian, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker, or mortgage lender unless licensed or exempted from licensing requirements. Further, O.C.G.A. § 7-1-1002(a.1) prohibits a loan processor or underwriter who is an independent contractor from engaging in the activities of a loan processor or underwriter unless such independent contractor loan processor or underwriter obtains and maintains a mortgage broker or mortgage lender license. The Department has documentation from its examination of Georgia mortgage lender licensee Kind Lending, LLC, that you violated the GRMA, specifically O.C.G.A. § 7-1-1002(a.1), by processing a Georgia residential mortgage loan for Kind Lending, LLC as an independent contractor while you were employed by Equity Smart Home Loans, Inc. ("ESHL"), without you or ESHL having first obtained and maintained a mortgage broker or mortgage lender license or pursuant to an applicable exemption from licensure. Further, because you engaged in residential mortgage brokering activities without a valid license or pursuant to an applicable exemption, you are thereby also in violation of O.C.G.A. § 7-1-1002(a).

This Order shall be final thirty (30) days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period if you provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please send your questions by e-mail to [msofo@dbf.state.ga.us](mailto:msofo@dbf.state.ga.us).

Rod Carnes, CFE

Deputy Commissioner

Georgia Department of Banking and Finance

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