



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

August 14, 2023

FILED

DEPARTMENT CONTACT:
(770) 986-1648

VIA CERTIFIED MAIL

OCT 23 2023

Nicole Leigh Grant
115 McLean Drive
Warner Robins, GA 31088

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-3-45(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, Nicole Grant, to cease and desist from engaging in activities in violation of the Georgia Installment Loan Act, O.C.G.A. § 7-3-1 *et seq.* The Department has evidence that, in the course of your employment with Sunset Management, Inc., you committed fraudulent and dishonest acts in violation of O.C.G.A. § 7-3-43(b). Specifically, you renewed and/or refinanced several loans without the customers' knowledge or consent, fraudulently opened unauthorized accounts, applied fraudulent loan proceeds to your personal account, and stole funds from a customer's tax refund. In addition to being fraudulent and dishonest acts, the unauthorized collection and retention of these loan proceeds also constitutes receipt of impermissible fees in violation of O.C.G.A. §§ 7-3-4(a) and 7-3-11.

Pursuant to O.C.G.A. § 7-3-45, you may request a hearing to contest this Order. The hearing will be held at the main office of the Department before its Commissioner. You must appear in person at the hearing. You may retain counsel of your choice and subpoena witnesses and documentary evidence. A request for a hearing must be made in writing within twenty (20) days of the date of this Order. If you do not request a hearing in writing within twenty (20) days of the date of this Order, this Order shall become final. Should you have any questions concerning this matter, please send your questions by e-mail to msfo@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division

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