

(This Newsletter is a quarterly publication containing topics of interest to the categories of MSBs regulated by the Georgia Department of Banking and Finance. We hope that you will find this publication to be informative and valuable for providing information about the issues affecting your industry. If there are any issues you would like for the Department to highlight or address in future editions, please e-mail your questions or suggestions to dbfmort@dbf.state.ga.us.)

REGULATORY MATTERS

Changes in the Regulations - BSA FINES

With the changes in the regulations made in September, fines were added for failure by licensees and registrants to comply with the Bank Secrecy Act ("BSA"). Note that the changes affect both check sellers /money transmitters and check cashing entities, and the assessments for failure to meet the BSA requirements can be substantial, as the fine is assessed for EACH INSTANCE of non-compliance. It is important that licensees know and understand the requirements of the Act. These can be found at www.msb.gov.

80-3-1-.07 Administrative Fines and Penalties.

(1) Check Cashers.

(o) Bank Secrecy Act. If the Department, in the course of an examination or investigation, finds that a licensee or registrant has failed to comply with the requirements referred to in Rule 80-3-1-.03(3) entitled "Money Service Businesses Compliance with Federal Requirements," such licensee or registrant shall be subject to a fine of one thousand dollars (\$1,000) for each instance of non-compliance.

(2) Check Sellers and Money Transmitters.

(m) Bank Secrecy Act. If the Department, in the course of an examination or investigation, finds that a licensee or registrant has failed to comply with the requirements referred to in Rule 80-3-1-.03(3) entitled "Money Service Businesses Compliance with Federal Requirements," such licensee or registrant shall be subject to a fine of one thousand dollars (\$1,000) for each instance of non-compliance.

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Examination Considerations - BSA Compliance and Fines

As noted above, Money Service Businesses in Georgia face fines of \$1,000 for each instance of failing to comply with Bank Secrecy Act (BSA) requirements due to changes in Department regulations implemented in July of last year.

Many license holders have already implemented an anti-money laundering (AML) program which goes a long way towards helping Money Service Businesses (MSB) avoid these fines, but failing to adhere to the program remains a problem.

The AML program must have four elements:

1. Policies and procedures designed to prevent money laundering;
2. A named compliance officer;
3. Provisions for an employee training program; and
4. A periodic independent review.

The last two requirements are where most license holders run into compliance problems with Bank Secrecy Act requirements for MSBs.

During an examination, documentation will be requested for both the training program and independent review. It's important for the compliance officer to maintain this information for review, since without it the examiner has no choice but to cite a violation, and that can result in a fine.

To avoid this, first review your AML policies and procedures. Make a note of how often those procedures indicate training will be conducted and the frequency of the independent review, and put those functions on the calendar. On these designated dates, be certain to hold a training session and have all appropriate employees sign a sheet indicating they attended the session, and these should be maintained in the employee's file.

Following an independent review by an appropriate person, have that person document the results and retain this documentation for future reference. If deficiencies were noted in the review it is also important for the compliance officer to follow up with the implementation of corrective measures, and those should also be documented.

Additional BSA requirements include:

- Registration with FinCEN;
- Reporting suspicious activity involving more than \$2,000;
- Reporting cash transactions greater than \$10,000;
- Recording certain information regarding money orders/transfers greater than \$3,000.

License holders should review these requirements and the procedures they have in place to ensure compliance, since failing to comply with these may result in a violation and fine. For more information about federal laws or rules and regulations visit: www.msb.gov, or the Department's website at <http://dbf.georgia.gov>.

Semi-Annual Reporting: **Check Sellers and Money Transmitters**

Reporting for the period of July 1, 2007 to December 31, 2007 began January 2, 2008, Note the NEW screen you will see on the web for on-line reporting. Direct links are available from the Department's MSB website: <http://dbf.georgia.gov/msbforms>

Or you may use the links noted for each type. The websites are:

- <https://bkgfin.dbf.state.ga.us/MTSemiAnnualReport.html> for Money Transmitters, and;
- <https://bkgfin.dbf.state.ga.us/CSSemiAnnualReport.html> for Check Sellers.

FINCEN UPDATES

FINCEN UPDATES MSB REGISTRATION LIST (Bank Secrecy Act Regulations 31 CFR 103.41. *et seq.*)

In accordance with FinCEN Guidance (FIN-2006-G006) on Registration and De-Registration of Money Services Businesses (February 3, 2006), FinCEN will periodically **omit** from the list any persons who have not renewed their registrations by their renewal deadlines. The most recent list is as of November 19, 2007.

FinCEN is coordinating outreach activities with the IRS Stakeholder Liaison staff who will contact those MSBs that failed to renew their registrations to determine if this was an inadvertent error or whether the MSB no longer conducts services that would require the entity to register.

A letter mailed to those MSBs which failed to renew their registration, indicated the following: ***"...we will omit from the posted Money Services Business Registration List any persons who do not renew their registrations by the renewal deadlines, and will deem that business to be unregistered as a money services business. ... The consequences for failing to register or renew registration as a money services business can include civil and criminal penalties for violation of the Bank Secrecy Act and implementing regulations (see 31 CFR 103.41(e)).' We recently updated the Money Services Business Registration List and your company is not included. Therefore, if your business continues to provide money services for which you are required to register, you should renew your registration immediately."***

As noted, failure to register can result in penalties at the federal level, as well as fines at the state level for failure to adhere to the provisions of the Bank Secrecy Act as noted in this newsletter. Companies and those providing financial services to MSBs should check the current registration list at:
<http://www.msb.gov/guidance/msbstateselector.php>.

The listing will assist in determining that the proper registration has been made. The Excel list is available by state, or the entire list can be downloaded. Each list reflects information exactly as provided by the filers and comprises FinCEN Registrant names, "doing business as"

names, addresses, MSB services offered, and states in which services are offered. Each is arranged alphabetically – first, by the selected state, then, by each city within the selected state.

Businesses which are not on the list but which continue to provide money services for which registration is required should renew their registrations immediately. To obtain a new Registration of Money Services Business form (FinCEN Form 107), please go to the "Forms" section of www.msb.gov. Print and complete Form 107 to renew your registration (by checking Box 1b: Renewal), and mail your completed Form 107 to the IRS Detroit Computing Center, Attn: Money Services Business Registration, P.O. Box 33116, Detroit, MI 48232-0116.

If a business no longer conducts activities that require registration with FinCEN as a money services business, no action needs to be taken should you be contacted by FinCEN.

FINCEN PUBLICATIONS

The FinCEN publication "**Money Laundering Prevention-An MSB Guide**" is available in several languages. [Quick Reference Guides](#) on Bank Secrecy Act requirements and reporting suspicious activity are also available in these languages. The products can be ordered from the internet at: <http://www.msb.gov/materials/index.html>.

Direct links are also available from the Department's website at <http://dbf.georgia.gov/dbfmsbs> for the specific language for the "**Money Laundering Prevention-An MSB Guide**".

- [Spanish](#)
- [Arabic](#)
- [Chinese](#)
- [Vietnamese](#)
- [Korean](#)
- [Farsi](#)
- [Russian](#)

The IRS also has valuable information for MSB companies on the IRS internet site at [BSA Compliance - IRS](#). Scroll down the page for specific information for MSB companies. One important publication provides information on common errors in SAR reports. Please see the publication [Suspicious Activity Reporting Errors](#).

A report of issues and topics of interest to Money Service Businesses licensed and registered by the Department of Banking and Finance

CUSTOMER SERVICE GEORGIA

Governor Sonny Perdue's campaign is to put new emphasis on customer service, emphasizing easier access to government services, faster processes so customers can get business done quickly, and friendlier service in a customer-focused, goal-oriented culture. It is the Department's goal to provide excellent customer service, meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individual for going above and beyond in serving our customers.



Susan Nelson, Applications Analyst (NDFI-Main Office) and the MSB Staff: The Department received comments from a customer stating: **"This was the fastest processing time of any state I have ever worked with - means the Department is extraordinarily organized, efficient and professional. Excellent staff receptiveness prior to application. The process was so smooth and professional, I would be happy to be a reference."**

CONGRATULATIONS AND GREAT JOB!!

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers, lenders, and processors, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

2008 State Holidays

In accordance with O.C.G.A. §1-4-1, Governor Sonny Perdue proclaimed the following dates as public and legal holidays for the year 2008.



Holiday	Date or Observed Date
New Year's Day 2008	January 1 st - Tuesday
Robert E. Lee's Birthday	January 19 th - Saturday Observed on Friday, November 28 th
Martin Luther King Jr.'s Birthday	January 21 st - Monday
Washington's Birthday	February 18 th - Monday Observed on Friday, December 26 th
Confederate Memorial Day	April 28 th - Monday
Memorial Day	May 26 th - Monday
Independence Day	July 4 th - Friday
Labor Day	September 1 st - Monday
Columbus Day	October 13 th - Monday
Veterans' Day	November 11 th - Tuesday
Thanksgiving Day	November 27 th - Thursday Lee's Birthday will be observed on Friday, November 28 th
Christmas Day	December 25 th - Thursday Washington's Birthday will be observed on Friday, Dec. 26 th

ACTION ON APPLICATIONS DURING THE PREVIOUS QUARTER

APPROVED CHECK CASHERS (License/Registration) - Fourth Quarter 2007

Lic #	Company Name	DBA Name	City	Type	Approved
22907	United Brothers International, Inc.	Super Food Mart	Dublin	L	10/02/07
22908	S. S. Paek Enterprises, Inc.	Overpass Package	Augusta	R	10/01/07
22909	MSR Enterprises, LLC	Peaches	Jesup	R	10/02/07
22910	Sanket Corporation	P&P Food Store	Valdosta	R	10/02/07
22911	Accent World, Inc.	Accent World	Griffin	L	10/03/07
22917	Felton's Red & White, Inc.	Felton's Red & White, Inc.	Marshallville	R	10/09/07
22919	Golakia Corporation	Laney Supermarket	Augusta	R	10/10/07
22920	Las Palomas, Inc.	Las Palomas	Gainesville	L	10/09/07
22923	Krishan Handa	Marietta Conference Center Gift Shop	Marietta	R	10/10/07
22924	Bronnor, Bernard	Unique II Auto Detail	Macon	R	10/10/07
22925	Mama Enterprises, Inc.	Exxon at Papermill	Lawrenceville	R	10/10/07
22926	AMBI, LLC	Lil' Pantry #6	Tifton	R	10/11/07
22929	Quik Thrift Food Stores, Inc.	Quik Thrift/Super Foods	Marietta	L	10/11/07
22933	Butt, Muhammad H.	Sunny Food Mart	Brookfield	R	10/12/07
22934	Campbell, Sandra K	Islands Pawn	Gainesville	R	10/11/07
22936	Chi Investments, Inc.	Beverage Center Discount Package	Cumming	R	10/15/07
22938	Sankets, Inc.	Quick Mart #17	Cordele	R	10/15/07
22940	Jai Mataji, LLC	Country Store	Cedartown	R	10/15/07
22945	Jalasai, LLC	Tobacco Outlet	Dalton	L	10/15/07
22946	A-1 Food Mart, Inc.	Citgo Food Mart	Cumming	L	10/17/07
22948	Alveez International, Inc.	Bond's BP	Covington	R	10/16/07
22949	Mee Lee, Inc.	556 Package Store	Atlanta	L	10/18/07
22951	Friends Mart, Inc.	JB's Quick Stop	Douglasville	R	10/18/07
22952	FHR Enterprises, Inc.	Quick Stop Shop 3	Canton	R	10/18/07
22953	Microfinance International Corporation	Alante Financial	Washington	L	10/19/07
22954	Kiem, Inc.	The Winery	Albany	L	11/13/07
22959	Hanmar Inc.	Gas and Go Food Store	Cartersville	R	10/24/07
22960	Southern Family Markets, LLC	SFM and Piggly Wiggly	Keene	R	10/24/07
22962	Bugh, Robert S. Jr.	Bugh's	Columbus	R	10/24/07
22973	Danneman's Supermarket, Inc.	Danneman's Supermarket	Atlanta	R	10/24/07
22978	Lovejoy Food Mart, Inc.	BP Food Mart	Lovejoy	L	10/26/07
22979	Quick Check Cashing, Inc.	Quick Shop	Sandy Springs	L	10/26/07
22983	Whitesburg Investments, Inc.	Circle W Shoppette	Whitesburg	R	11/06/07
22984	Hamani Enterprises, Inc.	Short N Easy	Cartersville	R	12/03/07
22985	DYYU, Inc.	DYYU	Forsyth	R	10/31/07
22996	Sunnyshine 7 Enterprise LLC		Sandy Springs	L	11/08/07
22999	Bawa, Shamash K.	Community Plaza II	Fort Valley	R	11/09/07
23000	Bawa, Shamash K.	Friendly Foods	Marshallville	R	11/09/07
23001	Maeda, Yadi M.	San Marcos Market	Calhoun	R	11/13/07
23010	Mortuza, Inc.	BP Food Mart	Atlanta	L	11/15/07



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Lic #	Company Name	DBA Name	City	Type	Approved
23018	J. E. Lee, Inc.	124 Package	Lithonia	L	11/19/07
23020	Dalomais, Inc.	Musica & Checks Cashed El Amigo	Cumming	L	11/19/07
23022	Sun, Inc.	East Point Package Store	East Point	R	11/21/07
23026	U N I Food Mart, Inc.	Amerimart	Cartersville	R	11/21/07
23027	CH & K Investment, LLC	Five Points Variety 7	Atlanta	L	11/26/07
23029	VK Petro Products, Inc.	Texaco Food Mart	Lithonia	L	11/26/07
23031	LBN Enterprises, LLC	LBN Enterprises	College Park	L	11/28/07
23032	Gulzar Group, Inc.	Chevron Food Mart	Union City	L	11/30/07
23038	Dhanveer, Inc.	Friendly Food	Warner Robins	L	12/03/07
23048	Heta, Inc.	Citgo Food Mart	Acworth	L	12/05/07
23049	Pak International, Inc.	Dee's Package Store	Decatur	R	12/05/07
23050	Jin Ha, Inc.	Main Street Market	McIntyre	L	12/05/07
23057	Katcon, Inc.	Downtown Beverage	Lavonia	R	12/11/07
23058	Dheeraj, Inc.	First Midway Package	Macon	L	12/11/07
23060	Kush Trading, Inc.	Odum General Store	Odum	R	12/11/07
23061	Cash All Time, Inc.	Cash All Time	Carrollton	L	12/11/07
23067	Simren, Inc.	Cobblestone BP	Fayetteville	R	12/12/07
23073	SW Kim, Inc.	Hardy's Supermarket	Atlanta	L	12/17/07
23075	A&A Business, Inc.	Quick Pick	Canton	R	12/18/07
23076	Aaron, Roy Thomas	South 41 Package	Calhoun	R	12/19/07
				Total	60

R=Registrant L=Full Service

EXPIRED/CLOSED CHECK CASHERS (License/Registration)

Lic #	Company Name	City	Date Closed	Type
9101	Steve's Check Casher, Inc.	Columbus	09/30/07	LD
9274	Cash Depot, Inc.	Atlanta	09/30/07	LD
9286	Myung S. Chung	College Park	11/05/07	LD
9298	Dennis B. Lee/DBMC, Inc.	Atlanta	11/26/07	LD
9504	Susan Park	Atlanta	09/30/07	RD
12326	Richard Gowen's, Inc.	Garden City	10/24/07	LD
13271	R A Carter Inc	Macon	09/30/07	LD
15344	ES Group, Inc.	Decatur	09/30/07	RD
15573	Payday, Inc.	Atlanta	09/30/07	LD
15676	Pyon, Eunice J.	Atlanta	10/15/07	LD
16756	Merchant Financial, Inc.	Atlanta	09/30/07	LD
17283	SLC Corporation	Atlanta	09/30/07	LD
17529	Trebor Holdings, LLC	Alpharetta	09/30/07	LD
18230	McCook & Son Package, Inc.	Macon	09/30/07	LD
18231	Silly Willy's, Inc.	Macon	09/30/07	LD
18269	HP Package, Inc.	Forsyth	09/30/07	LD



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Lic #	Company Name	City	Date Closed	Type
18336	Naina Enterprises, Inc.	Morrow	09/30/07	LD
18515	Assad, John	Macon	09/30/07	RD
19217	Mo Money Fast, Inc.	Rome	10/10/07	LD
19607	Weathers, Nick W., Jr.	East Point	09/21/07	RD
19677	Hayu & Moe, Inc.	College Park	09/30/07	LD
19710	Chez Fox, LLC	Lawrenceville	09/28/07	LD
19727	Ruiz, Antonio Cardosa	Dalton	09/30/07	LD
19801	Poul Enterprise, Inc.	Lawrenceville	09/13/07	LD
20061	Chong, Yon S.	Duluth	12/17/07	LD
20251	Royal C. Store, Inc.	Atlanta	09/30/07	LD
20253	Amaan Enterprises, Inc.	Loganville	09/30/07	RD
20304	N.K Enterprise, Inc.	Loganville	09/30/07	RD
20425	Goldmine Check Cashing, Inc.	Augusta	09/30/07	LD
20426	Solis, Alemi	Chatsworth	09/30/07	RD
20518	Spring Spark, Inc.	East Point	09/30/07	RD
20569	Pronto Cash of Georgia, Inc.	Marietta	09/27/07	LD
20666	Bhawani Krupa, Inc.	Americus	09/30/07	RD
20667	Attics Self Storage of Newnan, Inc.	Newnan	11/09/07	RD
20710	Hernandez, Ilsa	Carrollton	09/30/07	LD
20718	Mata, Inc.	Hazlehurst	09/30/07	RD
20751	Instant Check Cashing, LLC	Woodstock	09/30/07	LD
20792	RD&J, Inc.	Dalton	10/01/07	LD
20905	Nina Group, Inc.	Atlanta	09/30/07	RD
20920	The Right Stuff Food Stores, Inc.	Atlanta	09/30/07	RD
20933	Jessica & Kimberly, Inc.	Atlanta	09/30/07	RD
20956	Club Holdings, Inc.	Millen	09/30/07	RD
21038	Global Communications Network, Inc.	Moultrie	09/30/07	LD
21069	Woo Check Cashing, Inc.	Norcross	09/30/07	LD
21129	SRN Enterprises, Inc.	Atlanta	09/30/07	RD
21163	JasDiv, Inc.	LaGrange	09/30/07	RD
21269	Boyd, Naomi P.	Lithia Springs	09/30/07	RD
21292	Bismillah Investments, Inc.	Macon	09/30/07	LD
21316	A&W Food Mart, Inc.	Fayetteville	09/30/07	RD
21342	Malsch, Soon O.	Augusta	09/30/07	RD
21354	Ranv, Inc.	Atlanta	09/30/07	LD
21356	Henderson, Elena	Calhoun	09/30/07	RD
21480	Brothers Food Store	Omega	09/30/07	RD
21481	Shim, In Sub	Decatur	09/30/07	RD
21499	SAR 2, Inc.	Atlanta	09/13/07	LD
21555	Lee, Yon J.	Lawrenceville	09/30/07	LD
21604	JMC Food, Inc.	Conyers	09/11/07	LD
21608	Krishna & Urmi, Inc.	Smyrna	09/30/07	LD
21621	EZ Check Cashing LLC	Lawrenceville	09/21/07	LD
21677	The Flower Hut, Inc.	Douglas	09/30/07	RD
21716	Knight, Sun H.	Augusta	09/10/07	RD
21772	Zanesh, LLC	Willacoochee	09/30/07	RD



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Lic #	Company Name	City	Date Closed	Type
21773	New America, Inc.	Rincon	09/30/07	LD
21788	Jai Ambe Foods, Inc.	McDonough	09/30/07	LD
21820	MDA Services, LLC	Lilburn	09/30/07	LD
21946	Green & Green Enterprises, LLC	Athens	09/30/07	LD
22024	W.W.K. Enterprises, Inc.	Atlanta	09/30/07	LD
22026	Sule, Inc.	Garden City	09/30/07	LD
22106	Lopez, Alberto	Palmetto	09/17/07	LD
22125	Srujal, Inc.	Cedartown	09/30/07	RD
22153	Pena, Robert E.	Lawrenceville	09/30/07	RD
22181	Zain G, Inc.	Griffin	09/30/07	RD
22192	Feria Express, Inc.	Marietta	09/30/07	LD
22203	Williamson's Beverage Center, Inc.	Vidalia	09/30/07	LD
22218	Estrada, Jose L.	Calhoun	09/30/07	RD
22249	TDIR, Inc.	Atlanta	09/30/07	RD
22278	RJ's Store, Inc.	Lake Park	09/30/07	RD
22279	Aslam, Muhammad	Covington	09/30/07	RD
22291	Holbrook, Pok Ye	Macon	09/30/07	LD
22295	Meghna, Inc.	Lawrenceville	09/30/07	RD
22296	Grand Group, Inc.	Lawrenceville	09/30/07	RD
22315	Thaker, Inc.	Tucker	09/13/07	LD
22356	Boulevard Convenience, Inc.	Atlanta	09/13/07	LD
22429	Math Check Cashing LLC	College Park	09/30/07	LD
22444	Pantoja, Martin	Ellijay	09/30/07	RD
22540	Kwon's Enterprise, Inc.	Chamblee	09/30/07	LD
22541	Ramiz Business, Inc.	Jonesboro	09/30/07	RD
22547	Nobel Business, Inc.	Jonesboro	09/30/07	RD
22578	Perpetual Enterprises, Inc.	Lithonia	11/19/07	LD
22581	Choudary, Khawar I.	Murrayville	09/30/07	RD
22585	Navisun International, LLC	Griffin	09/30/07	RD
22618	Su, Suk B.	Atlanta	10/19/07	RD
23072	UMA Corporation	Valdosta	01/03/08	RD
			Total	93



APPROVED/EXPIRED CHECK SELLERS/ MONEY TRANSMITTERS

Lic #	Company Name	DBA Name			City	ST
Approved Money Transmitters			Approved			
22913	CambioReal Incorporated		11/05/07		Newark	DE
22935	Microfinance International Corporation	Alante Financial	10/22/07		Washington	DC
22998	Braz Transfers, Inc.		11/19/07		Somerville	MA
23047	nFinanSe Payments, Inc.		12/17/07		Tampa	FL
23056	Wall Street Finance, LLC		12/11/07		Jackson Heights	NY
Total						5
Closed Money Transmitters				Closed		
18780	New York Bay Remittance Corp.	New York Bay Remittance		11/13/07	New York	NY
19834	Alamin, Semira	Dalmar's International		11/19/07	Clarkston	GA
20377	Global Financial Exchange, LLC	Global Financial Exchange		12/17/07	Chamblee	GA
20382	Western Club, LLC	Western Club		12/31/07	East Point	GA
22583	Amacif, Inc.			12/31/07	Decatur	GA
Total						5

2008 CHECK SELLER/MONEY TRANSMITTER RENEWALS

The Calendar year 2008 CHECK SELLER/MONEY TRANSMITTER renewal process was a big success. We appreciate your assistance in making the process flow smoothly. With few exceptions, the on-line process went well, and we appreciate the timely manner in which supplemental materials were submitted.

Department Contact Information

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E-MAILING THE DEPARTMENT

The Department would like to encourage you to correspond with us using e-mail. Providing written details in the e-mail regarding any questions or concerns you may have allows the Department to forward the request to the appropriate person who handles that area, and if sufficient details are included in the request, that person can then more efficiently provide you an answer. The main Division e-mail address is dbfmort@dbf.state.ga.us

In the event you still need additional information or you do not receive a timely response to your e-mail, please contact us by phone.

NOTE: This publication is delivered to interested parties via e-mail and is also available from the Department's website at: [http:// dbf.georgia.gov](http://dbf.georgia.gov) under Publications, Bulletins. If you would like to be added to our distribution list, please send an e-mail to dbfcorp@dbf.state.ga.us and indicate your name, the company you are with, license or registration # (if applicable), and phone number.

