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## Department of Banking and Finance

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Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

December 21, 2007

**VIA CERTIFIED MAIL – 7005 1820 0006 4359 5212**

William Braswell  
Post Office Box 54292  
Atlanta, Georgia 30308

### 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, William Braswell, 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.* O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that you violated O.C.G.A. § 7-1-1002 by engaging in residential mortgage broker/lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). However, within this thirty-day period you may 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 If such information is provided, the Order to Cease and Desist Order shall be rescinded. If the Order becomes final, a licensed mortgage broker or mortgage lender will be prohibited for a period of five years from employing you to perform any functions governed by the Georgia Residential Mortgage Act. O.C.G.A. § 7-1-1004. Should you have any questions concerning this matter, please direct them to Helen O'Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

Rod Carnes, CFE  
Deputy Commissioner

Non-Depository Financial Institutions Division