



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

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www.gadbf.org

Sonny Perdue
Governor

January 22, 2008

Robert M. Braswell
Commissioner

VIA CERTIFIED MAIL – 7005 3110 0002 7569 3519

Mirinae Realty & Financial Solutions, Inc.
2490 Horizon Park Drive, Suite F
Suwanee, Georgia 30024

License Number 21558

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 7-1-1017(a)(1), the Georgia Department of Banking and Finance ("Department") hereby notifies you of its intent to revoke the license issued to Mirinae Realty & Financial Solutions, Inc. ("Mirinae"). The Department has evidence showing that Mirinae violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 et seq., by making false statements and purposefully withholding information requested by this agency for the purpose of conducting an examination in violation of O.C.G.A. § 7-1-1013(11); making false statements or misrepresenting material facts to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6); and failing to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03.

You may request a hearing to contest the decision of the Department to revoke your license. O.C.G.A. § 7-1-1017(b). The hearing will be held before an administrative law judge of the Office of State Administrative Hearings. You may retain counsel of your choice and subpoena witnesses and documentary evidence. The Office of the Attorney General will represent the Department.

The request for a hearing must be made in writing within 20 days of the date of this Notice. If you do not request a hearing within 20 days of the date of this Notice, the Department will enter a Final Order of Revocation that will be effective the date of issuance. Should you have any questions concerning this matter, please contact 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