

have discussed a settlement of the issues raised by the Notice of Intent to Revoke Annual License and Cease and Desist Order and have agreed to a resolution of those matters in their entirety. By entering into this Consent Order, Total Mortgage and Tanya Biggers do not admit nor deny the allegations set forth in the Notice of Intent to Revoke Annual License and the Cease and Desist Order.

It is hereby ORDERED as follows:

1. Total Mortgage withdraws its request for a hearing regarding the Notice of Intent to Revoke Annual License issued by the Department on February 3, 2006. The revocation of Total Mortgage's license shall be final upon entry of this Order. The revocation will be published by the Department. Total Mortgage will never apply for another mortgage broker's license with the Department and Total Mortgage will never submit an application for a mortgage lender's license to the Department.

2. Tanya Biggers will only be affiliated with a mortgage broker or mortgage lender as a W-2 employee for three years from the date of entry of this Order irrespective of whether the broker or lender is exempt from the licensing requirements of the Georgia Residential Mortgage Act. Ms. Biggers is prohibited from directing the affairs of a mortgage broker or mortgage lender or from acting as a director, officer, partner, equitable owner, or any other equivalent role for a mortgage broker or mortgage lender during this three year period. Further, Ms. Biggers is prohibited from acting as a branch manager of a mortgage broker or mortgage lender during this three year period. If Ms. Biggers works as a W-2 employee for a mortgage broker or mortgage lender during this three year period she must inform the Department in writing of the name and address of her employer within seven (7) days of starting her employment. The written notification shall be mailed to:

Georgia Department of Banking and Finance
Attn: Mortgage Division
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341

3. Ms. Biggers is prohibited from applying for a mortgage broker's or mortgage lender's license, either in her individual capacity or as the owner or officer of a corporation, partnership, limited liability company, or other business association, for three (3) years from the date of entry of this Order.

4. The Department shall withdraw the proposed Cease and Desist Order issued to Ms. Biggers after the entry of this Consent Order.

5. The entry of this Consent Order will resolve the pending Notice of Intent to Revoke Annual License issued to Total Mortgage and the pending Cease and Desist Order issued to Tanya Biggers.

6. The terms of this Order may be enforced by the Department pursuant to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

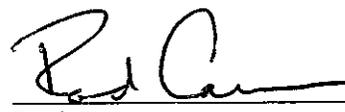
7. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

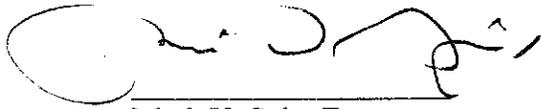
SO ORDERED, this ^{8th} ~~26~~ day of ^{May} ~~April~~ 2008.


ROBERT BRASWELL
Commissioner
Georgia Department of Banking and Finance

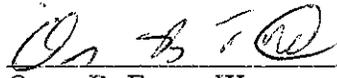
Consented to by:


Tanya Biggers
Total Mortgage Solutions, LLC
111 Mountain Brook Drive, Suite 200
Canton, Georgia 30115
Individually and on behalf
of Total Mortgage Solutions, LLC


Rod Carnes
Deputy Commissioner
GA Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341



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