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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

May 15, 2008

VIA CERTIFIED MAIL – 7005 1820 0006 4359 5427

World Properties International Mortgage Direct
124 Hebron Avenue
Glastonbury, Connecticut 06033

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, World Properties International Mortgage Direct, 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 If such information is provided, the Order to Cease and Desist shall be rescinded. 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