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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

June 27, 2008

VIA CERTIFIED MAIL – 7005 1820 0006 4359 0637

Mortgage Solutions-USA, Inc.
Allison L. Stallworth, President
5211 Caitlin Lane
Douglasville, Georgia 30135

License No. 21513

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. Section 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 Mortgage Solutions-USA, Inc. The Department has evidence showing that Mortgage Solutions-USA, Inc. violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence that Mortgage Solutions-USA, Inc. made false statements and material misrepresentations to the Department in violation of O.C.G.A. § 7-1-1013(11).

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