# Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner


July 30, 2008

**VIA CERTIFIED MAIL – 7002 2410 0001 2664 9026**

**Mr. Barrington Ferguson**
**509 Wallis Farm Lane**
**Marietta, GA 30064**

**CEASE AND DESIST ORDER**

Pursuant to the provisions of Section 7-1-1018(a) of the Official Code of Georgia Annotated (O.C.G.A.), the Georgia Department of Banking and Finance (Department) hereby orders you, **Barrington Ferguson,** to cease and desist from engaging in activities which are in violation of the Georgia Residential Mortgage Act (GRMA) [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 the licensing requirements. The Department has documentation that you, **Barrington Ferguson,** violated O.C.G.A. §7-1-1002(a) by engaging in residential mortgage brokerage/lending activities without a valid license or pursuant to an applicable exemption.

This Cease and Desist 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 If such information is provided, this Cease and Desist Order shall be rescinded. If you have any questions, please contact Melinda G. Kinard, Director of Money Service Businesses & Mortgage Licensing, at (770) 986-1649.

By: _____

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division