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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

August 26, 2008

VIA CERTIFIED MAIL – 7005 1820 0006 4359 5489

Aaliyah Shaheed
P.O. Box 915
Stone Mountain, Georgia 30086

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, Aaliyah Shaheed, 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.* Specifically, while you were in the employ of First Fidelity Finance, LLC, the Department has evidence that you misrepresented material facts likely to induce a mortgagor to take a mortgage loan in violation of O.C.G.A. § 7-1-1013(1) and misrepresented or concealed information concerning mortgage transactions in violation of O.C.G.A. § 7-1-1013(2). You violated O.C.G.A. § 7-1-1013(6) by engaging in a course of business not in good faith.

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. This hearing, at which the Department will present its evidence and be represented by the Office of the Attorney General, will be before a judge of the Office of State Administrative Hearings. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of five years to perform any functions governed by the GRMA. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. 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", written over a horizontal line.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division