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Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

August 26, 2008

VIA CERTIFIED MAIL – 7005 3110 0002 7569 3625

Judy M. Miller, President
Premium Mortgage Group, Inc.
137 Effingham Plantation Drive
Guyton, Georgia 31312

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, Judy M. Miller, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 *et seq.* The Department has documentation showing that you violated GRMA. Specifically, the Department has evidence showing that you made false statements or misrepresented material facts to lenders in violation of O.C.G.A. § 7-1-1013(1) and (2); engaged in a transaction, practice or course of business not in good faith, or which operates a fraud on any person in violation of O.C.G.A. § 7-1-1013(6); caused applicants for mortgage loans to sign documents in blank in violation of O.C.G.A. § 7-1-1013(8); operated an unapproved branch in violation of O.C.G.A. § 7-1-1006(f); and failed to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03.

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 for a period of five years from employing you to perform any functions governed by the Georgia Residential Mortgage Act. 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. O.C.G.A. § 7-1-1004. 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