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## Department of Banking and Finance

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[www.gadbf.org](http://www.gadbf.org)

Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

August 26, 2008

VIA CERTIFIED MAIL – 7005 3110 0002 7569 3625

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

License Number 20321

### NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 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 Premium Mortgage Group, Inc. The Department has documentation showing that Premium Mortgage Group, Inc. violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 et seq. Specifically, the Department has evidence showing that Premium Mortgage Group, Inc. 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.

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 twenty days of the date of this Notice. If you do not request a hearing within twenty 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