

FILED
FEB 4 2009
OFFICE OF STATE
ADMINISTRATIVE HEARINGS

**BEFORE THE OFFICE OF STATE ADMINISTRATIVE HEARINGS
STATE OF GEORGIA**

BETTY ANN DUFF,

Petitioner,

v.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE,

Respondent.

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* Docket Number:
* OSAH-DBF-MBL-0918482-67-Gatto
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CONSENT ORDER

On January 10, 2008, the Georgia Department of Banking and Finance ("Department") issued a proposed Order to Cease and Desist to Betty Ann Duff for making false statements or misrepresenting material facts to a lender in violation of O.C.G.A. §§ 7-1-1013(1), (2) and (6). On January 16, 2008, a hearing was requested to appeal the proposed Order to Cease and Desist issued to Betty Ann Duff. The Department forwarded the hearing request in this matter to the Office of State Administrative Hearings ("OSAH").

The Department filed a Motion for Summary Determination in this matter before OSAH.

The parties have discussed a settlement of the issues raised by the proposed Order to Cease and Desist and have agreed to a resolution of those matters in their entirety. By entering into this Consent Order, Betty Ann Duff does not admit nor deny the allegations set forth in the Order to Cease and Desist.

It is hereby ORDERED as follows:

1. Betty Ann Duff is prohibited from directing the affairs of a Georgia mortgage broker or Georgia mortgage lender or from acting as a director, officer, partner, branch manager, agent, employee, equitable owner, or any other equivalent role for a Georgia mortgage broker or Georgia mortgage lender for three (3) years from the date of the entry of this Order.

2. Betty Ann Duff is prohibited from applying for a Georgia mortgage broker's or Georgia mortgage lender's license, either in her individual capacity or as the owner or officer of a corporation, partnership, or limited liability company, for three (3) years from the date of entry of this Consent Order.

3. Betty Ann Duff withdraws the request for a hearing that she filed on January 16, 2008, after receiving the proposed Order to Cease and Desist.

4. The Department shall withdraw the proposed Order to Cease and Desist issued to Betty Ann Duff after the entry of this Consent Order.

5. Betty Ann Duff shall cooperate with the Department in any investigation or administrative or civil action initiated against any employee, agent or other individual by whom residential mortgage activities were performed by or through One World Mortgage Corporation ("One World"). The cooperation of Betty Ann Duff shall include, but not be limited to, providing the Department with requested documents, being interviewed by employees of the Department, and providing sworn written and verbal testimony about employees, agents or other individuals by whom residential mortgage activities were performed by or through One World. This paragraph has been included in this Consent Order at the Department's request; Betty Ann Duff has made no representation that she

can provide any specific information, nor has Betty Ann Duff offered to provide any specific information as an inducement for this agreement.

6. The entry of this Consent Order will resolve the pending Order to Cease and Desist issued to Betty Ann Duff.

7. The terms of this Consent Order may be enforced by the Department pursuant to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

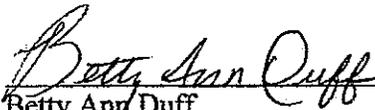
8. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED, this 1st day of Feb 2009.

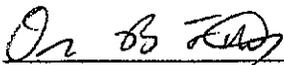


JOHN B. GATTO
Administrative Law Judge

Consented to by:



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