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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

January 20, 2009

VIA REGULAR AND CERTIFIED MAIL – 7005 1820 0006 4359 1306

Mr. Stilianos “Stan” Mavroulis, President
Fidelity Home Mortgage Corporation
1012 North Point Road
Baltimore, MD 21224

License No. 17079

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. Section 7-1-1017(a)(1) and Department Rule 80-11-2-.01(6)(b), the Georgia Department of Banking and Finance (“Department”) hereby notifies you of its intent to revoke the license issued to Fidelity Home Mortgage Corporation. The Department has evidence showing that Fidelity Home Mortgage Corporation violated the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence that Fidelity Home Mortgage Corporation purposefully withheld information requested by an examiner for the purposes of conducting an examination in violation of O.C.G.A. § 7-1-1013(11).

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 20 days of the date of this Notice. If you do not request a hearing within 20 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 Felicia Faison-Holmes, 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