



Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

April 9, 2009

VIA CERTIFIED MAIL – 7005 1820 0006 4358 8160

DL Processing Services
17119 Hamilwood Drive
Houston, Texas 77095

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, DL Processing Services, 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* (“the Act”). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from licensing requirements. Department Rule 80-11-4-.07 provides that a loan processor is a mortgage broker for purposes of the Act. The Department has documentation that DL Processing Services violated O.C.G.A. § 7-1-1002 by engaging in residential mortgage broker/lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). However, within this thirty-day period you may provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If such information is provided, the Cease and Desist Order shall be rescinded. Should you have any questions concerning this matter, please direct them to 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