



Department of Banking and Finance

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May 28, 2009

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

VIA CERTIFIED MAIL – 7005 1820 0006 4359 2204

Ms. Carlina Fitts
Financial Services of America, LLC
3985 Steve Reynolds Blvd.
Building M, Ste 101B
Norcross, GA 30093

CEASE AND DESIST ORDER

Pursuant to the provisions of Section 7-1-1018(a) of the Official Code of Georgia Annotated (O.C.G.A.), the Georgia Department of Banking and Finance (Department) hereby orders **Financial Services of America, LLC**, to cease and desist from engaging in activities which are in violation of the Georgia Residential Mortgage Act (GRMA) [O.C.G.A. §7-1-1000 et seq].

O.C.G.A. §7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from the licensing requirements. The Department has documentation that **Financial Services of America, LLC**, violated O.C.G.A. §7-1-1002(a) by engaging in residential mortgage brokerage/lending activities without a valid license or pursuant to an applicable exemption.

This Cease and Desist 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 If such information is provided, this Cease and Desist Order shall be rescinded. If you have any questions, please contact Melinda G. Kinard, Director of Money Service Businesses & Mortgage Licensing, at (770) 986-1649.

By: _____

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division