

**BEFORE THE DEPARTMENT OF BANKING AND FINANCE  
STATE OF GEORGIA**

KATRICE WIGGINS,

Petitioner,

v.

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE,

Respondent.

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\* Docket Number:  
\* DBF-MBL-09-017  
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**FILED**

**SEP 03 2009**

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

**CONSENT ORDER**

On July 20, 2007, the Georgia Department of Banking and Finance ("Department") issued a proposed Order to Cease and Desist to Katrice Wiggins alleging that she made misrepresentations to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6). A hearing was timely requested by Katrice Wiggins to contest the issuance of the proposed Order to Cease and Desist. 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 this matter in its entirety.

It is hereby ORDERED as follows:

1. During the 5-year period following the effective date of this Consent Order (the date on which the Consent Order is accepted by the Department), Katrice Wiggins shall provide the Department with written notification of the name(s) and address(es) of any Georgia residential mortgage licensee(s) by whom she is employed. Any notifications to the Department pursuant to this provision of the Consent Order shall be made within 7 days of

the date on which Katrice Wiggins commences new employment for any Georgia residential mortgage licensee.

2. Katrice Wiggins shall complete a 4-hour Department approved education course in mortgage fraud prevention within 60 days of the entry of this Consent Order. Katrice Wiggins shall cause to be submitted to the Department a copy of a certificate issued by the education provider documenting her successful completion of this requirement, which subsequently may be verified by the Department. None of the 4 hours of education obtained by Katrice Wiggins pursuant to this Consent Order shall qualify to be applied towards the Department's 2010 mortgage loan originator continuing education requirement.

3. Katrice Wiggins will strictly comply with the terms of this Consent Order, the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 et seq., including, but not limited to, O.C.G.A. § 7-1-1013(1), (2) and (6), as well as the Department's Rules enacted pursuant thereto. Failure to do so may result in additional administrative action being brought against Katrice Wiggins.

4. All written notifications required by this Consent Order shall be mailed to:

Georgia Department of Banking and Finance  
Attention: Director of Mortgage Supervision  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341

5. The Department shall withdraw the proposed Order to Cease and Desist issued to Katrice Wiggins on July 20, 2007.

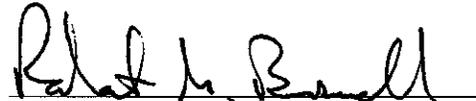
6. Katrice Wiggins withdraws her request for a hearing made in response to the proposed Order to Cease and Desist that was issued to her.

7. The entry of this Consent Order will resolve the matters pending against Katrice Wiggins that were identified by the Department in its proposed Order to Cease and Desist.

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

9. 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 <sup>3rd</sup>~~26~~ day of ~~Aug~~ <sup>September</sup> 2009.



ROBERT BRASWELL

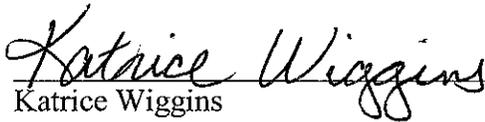
Commissioner

Georgia Department of Banking and Finance

Consented to by:



Rod Carnes  
Deputy Commissioner  
Non-Depository Financial Institutions  
GA Department of Banking and Finance  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341



Katrice Wiggins  
2353 Deer Springs Drive  
Ellenwood, Georgia 30294

