



# Department of Banking and Finance

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Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

November 9, 2009

**FILED**

**VIA CERTIFIED MAIL – 91 7108 2133 3937 2533 4875**

**DEC 03 2009**

Ms. Shannon Hector  
130 Greyfriars Road  
Athens, Georgia 30605

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

## 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, **Shannon Hector**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence showing that you purposefully withheld information requested by this agency in violation of O.C.G.A. § 7-1-1013(11) during the examination of America's Mortgage Broker, LLC.

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. 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 twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of five years to perform any functions governed by the GRMA. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. Should you have any questions concerning this matter, please contact Felicia Faison-Holmes, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division