

BEFORE THE DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA

MARIA PARTRIDGE,

Petitioner,

v.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE,

Respondent.

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Docket Number:

DBF-MBL-10-006

FILED

MAR 15 2010

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

CONSENT ORDER

On September 19, 2008, the Georgia Department of Banking and Finance ("Department") issued a proposed Order to Cease and Desist to Maria Partridge 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 Maria Partridge 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. For the 5-year period following the date of entry of this Consent Order, Maria Partridge is prohibited from directing the affairs of a Georgia mortgage broker or Georgia mortgage lender or from acting as a director, officer, partner, equitable owner, or any other equivalent role for a Georgia mortgage broker or Georgia mortgage lender. Further, Maria Partridge is prohibited from acting as a branch manager of a Georgia mortgage broker or Georgia mortgage lender during this same 5-year period.

2. Maria Partridge is prohibited from applying for a Georgia mortgage broker's or Georgia mortgage lender's license, either in her individual capacity or as the owner or officer of a corporation, partnership or limited liability company, for 5 years from the date of entry of this Consent Order.

3. By entering into this Consent Order, Maria Partridge shall not be deemed to be disqualified from applying for and obtaining a mortgage loan originator's license from the Department assuming that she satisfies all of requirements regarding same as set forth in the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 et seq., Department policy, and agency rules.

4. Maria Partridge shall complete a 4-hour Department approved education course in mortgage fraud prevention and ethics within 60 days of the entry of this Consent Order. Maria Partridge 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 Maria Partridge pursuant to this Consent Order shall qualify to be applied towards the Department's 2010 or 2011 mortgage loan originator education requirement. Written notification demonstrating compliance with this provision shall be mailed to:

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

5. Maria Partridge will strictly comply with the terms of this Consent Order, the Georgia Residential Mortgage Act, 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 Maria Partridge.

6. The Department shall withdraw the proposed Order to Cease and Desist issued to Maria Partridge on September 19, 2008.

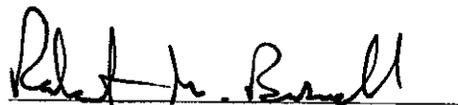
7. Maria Partridge withdraws her request for a hearing made in response to the proposed Order to Cease and Desist that was issued to her.

8. The entry of this Consent Order shall resolve the issues raised by the Department in the proposed Order to Cease and Desist dated September 19, 2008, that was issued to Maria Partridge.

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

10. 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 15th day of March 2010.



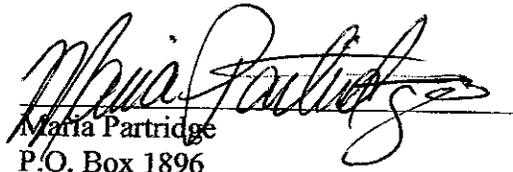
ROBERT BRASWELL
Commissioner
Georgia Department of Banking and Finance

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

(Signatures continued on the next page.)



Maria Partridge

P.O. Box 1896

LaGrange, Georgia 30241