



## Department of Banking and Finance

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Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

March 30, 2010

VIA CERTIFIED MAIL – 91 7108 2133 3937 2540 3168

**FILED**

Mark Teytel  
Realty 1<sup>st</sup>, Inc.  
3800 Holcomb Bridge Road, Suite A  
Norcross, Georgia 30092

APR 30 2010

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, **Realty 1<sup>st</sup>, Inc.**, 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. The Department has documentation that **Realty 1<sup>st</sup>, Inc.** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage broker/lender activities (offering loan modifications) 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). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period you provide the Department with documentation showing that **Realty 1<sup>st</sup>, Inc.** possesses a valid mortgage license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

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