



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

September 9, 2010

Vonita Buchanan
4239 Westfield Drive
Columbus, Georgia 31907

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. §7-1-1018(a), the Georgia Department of Banking and Finance ("Department") orders you, Vonita Buchanan, to cease and desist from engaging in activities that are in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* As a result of the review performed of your application for a mortgage loan originator's license, the Department learned that you are a convicted felon. Please be advised that because you are a felon it is unlawful for you to be employed in the Georgia residential mortgage brokering and lending industry.

Georgia law prohibits a person from engaging in residential mortgage broker and lender activities unless that person is licensed by the Department or is acting within an applicable exemption. O.C.G.A. § 7-1-1002(a). The Department may not issue a license to a person that has been convicted of a felony. O.C.G.A. § 7-1-1004. There is an employee exemption. O.C.G.A. § 7-1-1001(14). However, you do not qualify for the employee exemption because Georgia law prohibits felons from being employed in the residential mortgage industry. O.C.G.A. § 7-1-1004.

This 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 are not a convicted felon. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

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



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VIA CERTIFIED MAIL – 91 7108 2133 3937 2198 4807

Vonita Buchanan
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Columbus, Georgia 31907

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, Vonita Buchanan, 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 evidence that you violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage broker/lending activities 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 you possess a valid license or qualify 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 contact Helen O’Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

A handwritten signature in black ink, appearing to read "RC", is written over a horizontal line.

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