



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

April 29, 2011

Gwendolyn D. Shelton  
Capital City Mortgage Investments, Inc.  
1420 Lockhart Drive, Suite 104  
Kennesaw, Georgia 30144

FILED

~~APR 29 2011~~

MAY 31 2011

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, Gwendolyn D. Shelton, 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.* As a result of a 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 in any capacity.

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.

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



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

April 29, 2011

Gwendolyn D. Shelton  
Capital City Mortgage Investments, Inc.  
1420 Lockhart Drive, Suite 104  
Kennesaw, Georgia 30144

FILED

~~APR 29 2011~~

  
MAY 31 2011

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, Gwendolyn D. Shelton, 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.* (the "Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage lender, mortgage broker, mortgage loan originator or mortgage processor unless licensed or exempted from licensing requirements. The Department has documentation that you violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage loan originator and processing 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). However, within this thirty-day period you may 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 such information is provided, the Order to Cease and Desist shall be rescinded. 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.



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