



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Nathan Deal
Governor

Robert M. Braswell
Commissioner

May 13, 2011

Jillian J. Sheridan
American First Financial Services, LLC
1709 Tazewell Pike, Suite B
Corryton, Tennessee 37721
GDBF No. 27456; NMLS No. 281757

FILED

JUN 03 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, Jillian J. Sheridan, 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 that you purposefully withheld and/or altered information requested by examiners of the Department prior to and during your mortgage loan originator license revocation hearing and made false statements and material misrepresentations to the Department regarding the disposition of collections reflected on your credit report in violation of O.C.G.A. § 7-1-1013(11).

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order to Cease and Desist. The hearing will be held at the main office of the Department before its Commissioner. You must appear in person at the hearing. You may retain counsel of your choice and subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Order to Cease and Desist. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order to Cease and Desist, this Order to Cease and Desist shall become a final order. As a result, a mortgage broker or mortgage lender licensed by the Department will be prohibited from employing you for a five year period to perform any functions governed by 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 required to be licensed by this Department. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, by e-mail at mlohearings@dbf.state.ga.us.

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