



## 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

September 16, 2011

VIA REGULAR & CERTIFIED MAIL – 91 7108 2133 3939 0837 3929

Financial Hope For America, Inc. aka Certified Financial Protection Group  
27890 Clinton Keith Road, #D415  
Murrietta, California 92562

FILED

OCT 27 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, **Financial Hope For America, Inc. aka Certified Financial Protection Group**, 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 loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Financial Hope For America, Inc. aka Certified Financial Protection Group** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or 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 **Financial Hope For America, Inc. aka Certified Financial Protection Group** possesses a valid 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 Felicia Faison-Holmes, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

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



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September 16, 2011

VIA REGULAR & CERTIFIED MAIL – 91 7108 2133 3939 0837 3936

Financial Hope For America, Inc. aka Certified Financial Protection Group  
40810 County Center Drive  
Temecula, California 92591

FILED

OCT 27 2011

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

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