



## Department of Banking and Finance

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Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

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GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

November 7, 2011

**VIA REGULAR & CERTIFIED MAIL – 91 7108 2133 3939 0837 3660**

TO: National African American Relationships Institute, Inc. (NAARI)  
dba NAARI Housing Counseling Agency, dba [naarhousingcounselingagency.com](http://naarhousingcounselingagency.com) ,  
dba [aarelationshipinstitute.com](http://aarelationshipinstitute.com)  
1399 Montreal Road  
Tucker, Georgia 30084

ATTENTION: Patricia Dixon, Registered Agent and CFO  
Timothy Spear, CEO  
Wirkirisana Eehosi, Secretary

### 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, **National African American Relationships Institute, Inc. (NAARI) dba NAARI Housing Counseling Agency dba [naarhousingcounselingagency.com](http://naarhousingcounselingagency.com) dba [aarelationshipinstitute.com](http://aarelationshipinstitute.com)**, 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 **National African American Relationships Institute, Inc. (NAARI) dba NAARI Housing Counseling Agency dba [naarhousingcounselingagency.com](http://naarhousingcounselingagency.com) dba [aarelationshipinstitute.com](http://aarelationshipinstitute.com)** 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 **National African American Relationships Institute, Inc. (NAARI) dba NAARI Housing Counseling Agency dba [naarhousingcounselingagency.com](http://naarhousingcounselingagency.com) dba [aarelationshipinstitute.com](http://aarelationshipinstitute.com)** 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