



Department of Banking and Finance

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www.gadbf.org

Nathan Deal
Governor

Kevin B. Hagler
Commissioner

September 30, 2013

FILED

VIA CERTIFIED MAIL

OCT 31 2013

Kenneth Alan Inboden
Ranch Park Homes, Inc.
2988 N. Columbia St.
Milledgeville, GA 31061

**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") orders you, Kenneth Alan Inboden, 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. During the course of an examination of Ranch Park Homes, Inc., NMLS #169060, the Department learned that Ranch Park Homes, Inc. employed you, a convicted felon. Please be advised that because you are a felon it is unlawful for you to be employed by a Georgia mortgage broker or lender.

Georgia law prohibits a person from transacting business as a mortgage broker or lender unless that person is licensed by the Department or is acting within an applicable exemption. O.C.G.A. § 7-1-1002(a). There is an employee exemption. O.C.G.A. § 7-1-1001(14). However, you do not qualify for the employee exemption because convicted felons are not eligible for employment by a Georgia mortgage broker or lender. 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 possess a license or qualify for an exemption. Should you have any questions concerning this matter, please contact Morgan Clemons, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

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

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