

**BEFORE THE GEORGIA DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA**

MIKA LYNN MILLS

Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Respondent

DOCKET NO. DBF-MBL-15-00 4

FILED

JUL 21 2015

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

CONSENT ORDER

On March 11, 2015, the Georgia Department of Banking and Finance (the "Department") issued a Notice of Intent to Revoke Mortgage Loan Originator's License and an Order to Cease and Desist to Mika Lynn Mills, mortgage loan originator's license number 32654 and Nationwide Mortgage Licensing System ("NMLS") number 718803, for violations of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* (the "Act"). The Department's actions alleged violations of O.C.G.A. § 7-1-1013(1), (2), and (6), making false statements or misrepresenting material facts in mortgage loan documents, and O.C.G.A. § 7-1-1013(11), providing false information to the Department on the Individual (MU-4) form in connection with the 2015 annual license renewal application when asked whether the applicant has ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused the applicant of 1) violating statute(s), regulation(s), rule(s), or industry standards of conduct or 2) fraud, dishonesty, theft, or the wrongful taking of property. Further, the Department alleged that Mika Lynn Mills, in violation of O.C.G.A. § 7-1-1004, no longer met the minimum requirements for maintaining the mortgage loan originator's license, namely by failing to demonstrate character and general fitness such as to command the confidence of the community and to warrant a determination by the Department that she would operate honestly, fairly, and efficiently within the purposes of the Georgia Residential Mortgage Act.

Hearings were timely requested to contest the issuance of the Notice of Intent to Revoke Mortgage Loan Originator's License and the Order to Cease and Desist. The Petitioner neither admits nor denies the violations asserted in the Notice of Intent to Revoke Mortgage Loan Originator's License and the Order to Cease and Desist.

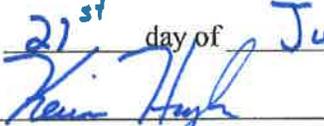
The parties have reached a settlement of the issues raised by the Notice of Intent to Revoke Mortgage Loan Originator's License and the Order to Cease and Desist and agree to a resolution of those matters in their entirety.

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the mortgage loan originator's license for Mika Lynn Mills will be deemed surrendered.
2. The Order to Cease and Desist issued against Mika Lynn Mills on March 11, 2015, will become a final order of the Department.
3. Mika Lynn Mills shall contribute one thousand dollars (\$1,000.00) to the State Regulatory Registry, LLC, a wholly-owned subsidiary of the Conference of State Bank Supervisors ("CSBS"), to support the Nationwide Mortgage Licensing System, jointly sponsored by CSBS and the American Association of Residential Mortgage Regulators. This contribution shall be paid in certified funds, be made payable to the State Regulatory Registry, LLC, and shall be remitted contemporaneously with the entry of this Consent Order.
4. Within five (5) business days of the date of entry of this Consent Order, Mika Lynn Mills shall update her responses to the Regulatory Action Disclosure Questions, on her MU-4 filing on the Nationwide Mortgage Licensing System and Registry to reflect the existence of this final administrative action against her and the restrictions set forth therein.
5. The requests for hearings, made in response to the Notice of Intent to Revoke Mortgage Loan Originator's License and the Order to Cease and Desist issued on March 11, 2015, are hereby withdrawn.

6. The Department shall rescind the Notice of Intent to Revoke Mortgage Loan Originator's License issued to Mika Lynn Mills on March 11, 2015.
7. The terms of this Consent Order may be enforced by the Department pursuant to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).
8. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED AND ENTERED, this 21st day of July 2015.


 Kevin B. Hagler
 Commissioner
 Georgia Department of Banking and Finance

Consented to by:


 Mika Lynn Mills
 NMLS # 718803
 Greensboro, Georgia

6/29/15
 Date


 Rod Carnes, Deputy Commissioner
 Department of Banking and Finance
 2990 Brandywine Road, Suite 200
 Atlanta, Georgia 30341

07/02/15
 Date

Approved as to form:


 Therese G. Franzén
 Attorney for Petitioner
 Franzén and Salzano, P.C.
 40 Technology Parkway South, Suite 202
 Norcross, GA 30092

6/29/15
 Date