Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565

FILED

DEC 21 2012

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

November 20, 2012

VIA CERTIFIED MAIL

WT Lee & Associates, LLC
1946 W. Parkway Blvd. NW
West Valley City, UT 84119

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, **WT Lee & Associates, LLC** 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 **WT Lee & Associates, LLC** 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 **WT Lee & Associates, LLC** 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 Heidi Dias, Non-Depository Financial Institutions Division Attorney, at (770) 986-1649.

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

91 7108 2133 3939 0824 8470

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VIA CERTIFIED MAIL

WT Lee & Associates, LLC
3895 Clairemont Dr.
Suite B-126
San Diego, CA 92117

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

91 7108 2133 3939 0824 8487