



December 2008



MONTHLY MORTGAGE SUMMARY

Georgia Department of Banking & Finance— Non Depository Financial Institutions Division
 Monthly Summary of Mortgage Activities for the Period Ending December 2008

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NEWS

GEORGIA NEWS

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Useful Links

MORTGAGE FORMS:

[DBF.GEORGIA.GOV/
DBFMTGFORMS](http://DBF.GEORGIA.GOV/DBFMTGFORMS)

UPDATING LICENSE INFORMATION

[DBF.GEORGIA.GOV/
DBFMTGFORMS](http://DBF.GEORGIA.GOV/DBFMTGFORMS)

MORTGAGE SUMMARY

[DBF.GEORGIA.GOV/
DBFMTGSUMMARY](http://DBF.GEORGIA.GOV/DBFMTGSUMMARY)

NEWS ITEMS

Renewals & NMLS Transition Plan

Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E.)

A Reminder to Licensees and Registrants

As you should be well aware of by now, in order to provide for compliance with the SAFE Act, the Georgia Department of Banking & Finance (Department) has begun using the CSBS/AARMR Nationwide Mortgage Licensing System (NMLS) as of [January 2, 2009](#). Renewal notices were distributed on December 18, 2008 by e-mail providing you with renewal/transition information specific to your license or registration. If you did not receive your notice, please make certain that information from the Department does not go to your junk mail and that your e-mail address on file is kept current with the Department. The Department is utilizing e-mail for most information sent to regulated companies. Should you need a copy of the renewal notice, please contact this office.

Georgia's Transition Plan

As a part of the implementation of NMLS, each company holding a Georgia mortgage lender or broker/processor license or registration must create a company record (Form MU1) in NMLS for themselves and a record for each **approved in-state** Georgia branch (Form MU3), and electronically submit those to the Department between January 2, 2009 and April 1, 2009. Licensees and Registrants have from January 2, 2009 to April 1, 2009 to renew and transition their license with no penalty. Beginning April 2, 2009 and through to June 30, 2009 you may renew and transition but the late renewal fee of \$300 will be assessed. Should you fail to renew and transition by the June 30, 2009 expiration of your current license or registration, the license or registration is considered to be expired, and a new/reinstatement application will be required to do residential

mortgage business in Georgia. Such new application would require submission through the NMLS.

As noted herein, an account must be established through the NMLS prior to **beginning** completion of your renewal. Please follow those instructions to establish an account and then file your renewal.

Completing and submitting this transition record through NMLS will also be the submission of your application for the Department's license and registration renewals for a half year licensing period. A copy of Department's transition plan can be found on the NMLS website at:

www.stateregulatoryregistry.org/NMLS.

Also note that, along with new license and registration applications, the following applications previously submitted to the Department must now be submitted through the NMLS:

- ☞ Branch - New BRANCH Application
- ☞ Branch - New MANAGER Application
- ☞ Change in Business Structure/Name
- ☞ Change in Control
- ☞ Change in Management
- ☞ Registration of a d/b/a Name

The following miscellaneous record changes previously made through the Department's website must now be completed through the NMLS:

- ☞ Main Office Relocation/Address Change
- ☞ Branch Office Relocation/Address
- ☞ Mailing Address Changes
- ☞ Office Closure
- ☞ Contact Changes: Company, Complaint, Registered Agent, and other miscellaneous changes.

*Any of the foregoing applications or changes in information after transition must be submitted as an **amendment** filing through the NMLS.*

Please note that there is a checklist of required items that must be submitted outside of the NMLS or

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News Items

(“Renewals” Continued from page 1)

completed on-line at the Department’s website in order to approve your renewal/transition. The checklist is on the NMLS website, and includes the items noted below. Remember to have your ID and password for Department access to report the on-line items to be submitted outside of the NMLS. This information was contained in your renewal notice.

- **Bond or Letter of Credit:** One of these items, as applicable to your circumstance, must be on file and current. Submission required **ONLY** if not on-file and current.

- **Fines:** All outstanding fines must be paid. Should you have unpaid fines, these are payable on-line at the following site and are charged to your credit card or drafted from your bank account, depending upon your payment type.

Website: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MtgFinePay.html>

- **\$6.50 per loan fees:** All per loan fees must be paid. Payments can be made on-line. **Available January 2009.**

Website: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>

- **Continuing Education (CE) Brokers/Processors *ONLY*:** 12 CE hours are required to renew.

**CE requirement information is available on the internet at: <http://dbf.georgia.gov/dbfmtgforms>

Post CE info at Website: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MortgageRenewal.html> . **Available January 2009.**

- **Annual Questionnaire:** Calendar year 2008 operating and disclosure data must be completed. .

Post at Website: <https://bkgfin.dbf.state.ga.us/MortgageDocs/MortgageRenewal.html> **Available January 2009.**

Failure to complete these requirements will result in a delay in the issuance of your renewal license/registration until the deficiencies are corrected.

How to Access NMLS

In order to gain access to NMLS for the first time you must complete a **Company Account Request Form** and identify a **Primary Account Administrator** and a **Secondary Account Administrator**. This form can be submitted electronically through the NMLS website in the “Getting Started” section. This form needs only to be submitted once per company, regardless of the number of NMLS participating states in which you are licensed. **IF YOUR COMPANY ALREADY HAS ACCESS TO NMLS, THEN YOU DO NOT NEED TO DO THIS STEP.**

Once you complete and submit this form, the **Primary Account Administrator** will receive the NMLS login information within 3

business days. The **Primary Account Administrator** for your company will have full rights to (1) access the System, (2) submit information to this Agency and other participating state mortgage regulators, and (3) set-up other company users in the System. Instructions and tutorials on how to access and use the System are also available on the NMLS website.

The Nationwide Mortgage Licensing System is online at: www.stateregulatoryregistry.org/NMLS.

Loan Officers

It is anticipated that there will be a bill proposing Georgia specific Loan Officer/Originator legislation in early 2009 in order to comply with the Federal SAFE Act. If passed, loan officers requiring a LO’s license in Georgia will have to obtain that license through the NMLS. No action is currently required in NMLS for Georgia loan officers.

Forms to Complete and Fees

Once you access NMLS, you can complete the following MU Forms and submit the filing to the Department between January 2, 2009 and April 1, 2009 to avoid a late renewal fine. Instructions and tutorials on how to complete these forms are available online at the NMLS website listed herein.

1st. **Licensed/Registered companies** submit a **Form MU1. Remember to enter your GEORGIA LICENSE NUMBER to ensure you only pay renewal fees, not new license fees!**

2nd. Companies submit for each **Control Person¹** (in Georgia these include director, officer, partner, agent, employee, or ultimate equitable owner of 10 percent or more of the applicant or licensee or any individual who directs the affairs or establishes policy for the applicant or licensee) a **Form MU2**, as part of their Form MU1 filing. (¹*Before a Control Person’s Form MU2 is submitted to the Department, the subject individual must first attest to the information contained in the form.*)

3rd. Licensees submit for each **approved Georgia Branch** a **Form MU3**, along with the **MU2** for each **branch manager. Branch filing is not required for REGISTRANTS. In addition, Licensees DO NOT have to have approval of or file information for branches NOT located in Georgia. Only Georgia branch filings are required for Georgia licensees.**

If you have submitted these forms in another state, then you **do not need to re-enter your company, branch, or loan officer records** into NMLS. You will only need to identify the appropriate license or registration type **in Georgia** that you are renewing and complete a few state specific fields.

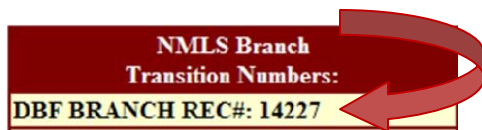
(“Renewals”—Continued on page 3)

News Items

(“Renewals”—Continued from page 2)

However, if you have not registered your **in-state Georgia branches** by means of filing Georgia branch information with any other state filings, or if this is your first NMLS filing for the branch, forms for these branches and the managers will need to be submitted as previously noted. If you have Georgia branches to transition, log into <https://bkgfin.dbf.state.ga.us/MortgageDocs/MortgageRenewal.html> and select the BRANCH button after logging in.

Branch numbers will be displayed as noted below.



MAKE A NOTE OF ANY BRANCH RECORD NUMBER(S) PRIOR ENTERING A GEORGIA FILING FOR THE BRANCH IN NMLS IN ORDER TO PROPERLY TRANSITION YOUR BRANCH(ES) ONTO THE SYSTEM. Failure to use/enter each branch’s unique number when transitioning that branch will result in payment of the \$350.00 new branch application fee!! *Each of your approved branches has a unique DBF ID record number.* The NMLS refers to branch ID numbers as LICENSE numbers. This **unique record ID number** for your branches will be the number you should use.

If you have **Georgia branches** that **have not** been pre-approved for operation in Georgia, the application for those branch approvals will have to be submitted as new branch applications through the NMLS. See branch application information on the NMLS website for Georgia.

Interim License Year—Costs

Renewal fees noted below are for an interim period license. To meet legislative requirements and to comply with the NMLS system requirements, the licensing period for licenses and registrations are being moved from the current fiscal year period of July 1 to June 30 to a calendar year period of January 1 through December 31. The renewal deadline is moving from April 1 to December 1. These changes were approved in the regulation changes which were approved in December 2008 and are effective January 5, 2009.

Please note the schedule of license and registration fees for the **interim FY2010** licensing period (July 1 to December 31, 2009):

☞ Brokers/Processors	\$350.00
☞ Lenders	\$600.00

For companies and sole proprietor licensees and registrants transitioning an existing license or registration onto NMLS, a system processing fee of \$100 per company license/registration

and a system processing fee of \$20 per approved Georgia branch (licensees only) will be required to be paid electronically through NMLS upon submission. These costs are included in the license/registration fee noted previously. **The NMLS processing charges are applied on a per license/registration per state basis. The system processing fees for Georgia entities and branches will be deducted from the licensing and registration fees noted above. (Reminder-Registrants are not required to report or register Georgia branch locations).**

On an ongoing basis, NMLS will annually charge at renewal a processing fee of \$100 per company license and a \$20 per licensed branch location, both of which are included in the annual licensing fees.

There are no other NMLS **processing** fees at present for Georgia companies. These processing fees pay for NMLS operations, including licensee system access 362 days per year, ability to maintain, renew and run reports on your licenses, and call center support. **Georgia licensing, registration and other investigation/processing fees at the state level will still apply.**

NMLS Website

The NMLS website (www.stateregulatoryregistry.org/NMLS) provides step-by-step instructions on how to access the system, guides on how to complete the MU Forms, each state’s transition plans and requirements, tutorials, current and future participating states, system alerts, system processing fees and general background information. The phone number is noted on the web.

Correspondence regarding renewals/transition requirements will be sent to licensees through NMLS.



**THE OFFICES OF THE DEPARTMENT OF
BANKING AND FINANCE WILL BE CLOSED
FOR OBSERVANCE OF THE MARTIN LUTHER
KING, JR. HOLIDAY ON**



JANUARY 19, 2009

News Items

ADOPTED RULES

Pursuant to the authority granted to it in the Georgia Administrative Procedures Act, Official Code of Georgia Annotated (O.C.G.A.) Chapter 50-13 and by authority of O.C.G.A. § 7-1-61, O.C.G.A. § 7-1-663; O.C.G.A. § 7-1-1012, and other cited statutes, the Rules of the Department of Banking and Finance proposed November 14, 2008 have been finally adopted on December 15, 2008. They were filed with the Secretary of State on December 15, 2008, and will be effective 20 days following or January 5, 2009.

Specific to Mortgage Licensees are the following changes:

☞ **80-5-1-.02 License, Registration and Supervision Fees for Check Cashers and Sellers, Money Transmitters, Representative Offices and Mortgage Lenders and Brokers; Due Dates.**

In order to accommodate participation in the Nationwide Mortgage Licensing System, changes have been added which will limit an application and license fee for mortgage lenders and brokers to cover the main office; each branch office will be assessed a fee; and date changes have been made for renewal applications and license and registration fees which now must be received before December 1 of each year instead of April 1.

☞ **80-5-1-.07 License Renewal Periods and Requirements for Mortgage Brokers and Lenders.**

This Rule has been added to facilitate the transition of mortgage brokers and mortgage lenders to the Nationwide Mortgage Licensing System (NMLS) and the conversion from a fiscal year licensing period to a calendar year licensing period. All licensees and registrants will be required to set up an account on NMLS as referenced in this Rule. There will be a transitional six-month licensing period to complete the conversion from the current renewal due date of April 1 to a December 1 renewal due date. After the conversion year period, all licenses and registrations will expire on December 31 of each year.

☞ **80-11-4-.01 Initial Experience and Education Requirements; Continuing Education.**

A change has been made to this Rule reflecting the due date for

continuing education hours consistent with a calendar year licensing period.

☞ **80-11-4-.06 Wholly Owned Subsidiaries of Lenders; Notification Statement; When Registration Required.**

A change to this Rule has been made reflecting the due date for registration consistent with a calendar year registration period.

To read the adopted rules changes, go to the following URL on our website: http://dbf.georgia.gov/vgn/images/portal/cit_1210/35/15/129054121DBFAdoptedRules12-15-08.pdf

2009 CONTINUING EDUCATION

Based on the changes noted above to the continuing education requirements and renewal periods, and in conjunction with the interim licensing period in place to convert to a calendar year licensing period, the Department will not be requiring that brokers obtain any additional continuing education credits in order to file for their 2010 *calendar year* License, which must be filed for beginning November 1, 2009 through December 31, 2009. That filing must be made through the NMLS, and the late filing fee of \$300 will be assessed on December 1. Continuing Education credits will **NOT** be required for that renewal filing.

Beginning with the renewal period for the 2011 Calendar Year license, licensees will be required to obtain 12 hours of continuing education credits. For that period **ONLY**, credits obtained from April 1, 2009 to October 31, 2010 can be used to qualify for renewal. After the 2011 renewal period (filings made November 1 to December 31, 2010), all continuing education credits must be obtained between November 1st thru the following October 31st in order to qualify for the 2012 and forward licenses.

In any year after the 2011 renewal, licensees failing to obtain credits in the allowed time period noted will receive a \$1,000 fine, but will be allowed to make up the credits from November 1st to December 31st in order to qualify for the upcoming calendar year license. However, those credits may not be used for the subsequent year. Only credits obtained between January 1st through October 1st of the next year would qualify for licensing.

SPEAKING ENGAGEMENTS

Director for Mortgage Licensing Melinda Kinard will be speaking at the Georgia Mortgage Broker's Association luncheon at Cobb Galleria Centre, 2 Galleria Parkway, Atlanta, GA. on

January 15, 2009

Administrative Actions

FINAL CEASE AND DESIST ORDERS

- ◆ **First Choice Funding Group, Ltd., Ontario, CA (license no. 22912)** – Cease and Desist Order issued October 31, 2008 became final on December 3, 2008.
- ◆ **First Ohio Banc and Lending, Independence, OH** – Cease and Desist Order issued November 21, 2008 became final on December 22, 2008.
- ◆ **Ace Mortgage Services, LLC, Decatur, GA (license no. 20275)** – Cease and Desist Order issued November 7, 2008 became final on December 10, 2008.
- ◆ **Affordable Realty & Mortgage Group, Inc., Hollywood, FL (license no. 22320)** – Cease and Desist Order issued November 26, 2008 became final on December 29, 2008.
- ◆ **America's 1st Mortgage Services, Inc., Martinez, GA (license no. 19968)** – Cease and Desist Order issued November 7, 2008 became final on December 10, 2008.
- ◆ **AmeriDream Mortgage Group, Inc., Suwanee, GA (license no. 21961)** – Cease and Desist Order issued November 7, 2008 became final on December 10, 2008.
- ◆ **Aspen Home Loans, LC, American Fork, UT (license no. 19892)** – Cease and Desist Order issued November 4, 2008 became final on December 4, 2008.
- ◆ **Coastal Mortgage Services, Inc., Alpharetta, GA (license no. 14035)** – Cease and Desist Order issued November 10, 2008 became final on December 10, 2008.
- ◆ **Corporative Mortgage, Inc., Atlanta, GA (license no. 22067)** – Cease and Desist Order issued November 25, 2008 became final on December 25, 2008.
- ◆ **Dennis, Floyd Dean, Bremen, GA (license no. 23383)** – Cease and Desist Order issued November 10, 2008 became final on December 10, 2008.
- ◆ **Gaddh, Sumit, Fort Lauderdale, FL** – Cease and Desist Order issued May 15, 2008 became final on December 18, 2008.
- ◆ **Georgia Home Mortgage, Inc., Holbrook, NY (license no. 7256)** – Cease and Desist Order issued November 20, 2008 became final on December 23, 2008.
- ◆ **Landmark Mortgage Corporation, Winder, GA (license no. 6020)** – Cease and Desist Order issued November 24, 2008 became final on December 24, 2008.
- ◆ **Metro One Mortgage Corp., Lauderhill, FL (license no. 21387)** – Cease and Desist Order issued November 14, 2008 became final on December 15, 2008.
- ◆ **MillCreek Mortgage, LLC, Dawsonville, GA (license no. 22633)** – Cease and Desist Order issued November 13, 2008 became final on December 13, 2008.
- ◆ **Mortgage Capitol Funding, Inc., Norcross, GA (license no. 21503)** – Cease and Desist Order issued November 14, 2008 became final on December 15, 2008.

Administrative Actions

FINAL CEASE AND DESIST ORDERS

- ◆ **Nationwide Mortgage Services, Inc., Atlanta, GA (license no. 5779)** – Cease and Desist Order issued November 7, 2008 became final on December 7, 2008.
- ◆ **Network Unlimited, Inc., Columbus, GA (license no. 22731)** – Cease and Desist Order issued November 25, 2008 became final on December 25, 2008.
- ◆ **Professional System Services, Inc. dba The Bennett Group, Sandy Springs, GA (license no. 20938)** – Cease and Desist Order issued November 6, 2008 became final on December 8, 2008.
- ◆ **Security General Capital Corporation, Snellville, GA (license no. 18754)** – Cease and Desist Order issued November 20, 2008 became final on December 23, 2008.
- ◆ **Taylor Mortgage Broker Consulting, Inc., Alpharetta, GA (license no. 21963)** – Cease and Desist Order issued November 7, 2008 became final on December 9, 2008.

CEASE AND DESIST ORDERS—LIFTED, RESCINED, WITHDRAWN

- ◆ **Community Home Financial Services, Inc., Jackson, MS** – Cease and Desist Order issued August 4, 2008 was lifted on December 11, 2008.
- ◆ **First Capital Mortgage of Central Florida, Inc. dba First Capital Mortgage of Georgia, Maitland, FL (license no. 18467)** – Cease and Desist Order issued July 15, 2008 was rescinded on December 5, 2008.
- ◆ **SN Commercial, LLC, Eureka, CA (license no. 20746)** – Cease and Desist Order issued October 28, 2008 was rescinded on December 5, 2008.
- ◆ **SN Servicing Corporation, Eureka, CA (license no. 12519)** – Cease and Desist Order issued October 28, 2008 was rescinded on December 16, 2008.

FINAL CONSENT ORDERS

- ◆ **Davis, Christie, Woodstock, Ga** - - Consent Order issued on December 18, 2008 became final on December 1, 2008.
- ◆ **First United Lending, LLC, Woodstock, GA (license no. 19246)** - Consent Order issued on December 18, 2008 became final on December 18, 2008.

Administrative Actions

SUPERIOR COURT INJUCTIONS—ISSUED

- ◆ **Moka Financial, Inc., East Point, GA**— The Superior Court of Fulton County issued a Final Consent Order December 15, 2008 and became final December 15, 2008.
- ◆ **Moka Mortgage, LLC., East Point, GA**—The Superior Court of Fulton County issued a Final Consent Order December 15, 2008 and became final December 15, 2008.

FINE INFORMATION

Information regarding fines assessed against a specific licensee, against whom there are no pending administrative actions, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

- | | |
|---|---|
| 1 Licensee fined for Background Checks Violations | 1 Licensee fined for Loans Files not properly maintained |
| 2 Licensees fined for Books & Records | 1 Licensees fined for Prohibited Act |
| 1 Licensee fined for \$6.50 Fees not paid | 1 Licensees fined for doing business w/ unlicensed entity |

LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN DECEMBER 2008

ID#	COMPANY NAME	CITY	ST	MB CD	ORIGINAL APPROVAL	RENEWAL	REIN- STATED
23622	TheEquityNetwork.com, Inc.	Clearwater	FL	L	12-05-2008	12-05-2008	
23679	Phillip Wayne Wiggins, Jr.	Dunwoody	GA	B	12-12-2008	12-12-2008	
23680	Shannon Marie Upton	Duluth	GA	B	12-12-2008	12-12-2008	
23694	TS Mortgage, Inc.	Jacksonville	FL	B	12-12-2008	12-12-2008	
23744	Cherry Bell Westbrook	Duluth	GA	B	12-12-2008	12-12-2008	
23709	The Money Source, Inc. (NY)	Melville	NY	L	12-19-2008	12-19-2008	
23751	Brian D. Brakefield	Duluth	GA	B	12-26-2008	12-26-2008	
23755	Chimera Investment Corporation	New York	NY	L	12-26-2008	12-26-2008	
6808	Crown Mortgage, Inc. +	Martinez	GA	B	02-25-1994	12-12-2008	09-28-2007
18467	First Capital Mortgage of Central Florida, Inc	Maitland	FL	B	06-27-2003	12-05-2008	12-05-2008
20746	SN Commercial, LLC	Eureka	CA	L	09-16-2005	12-05-2008	12-05-2008
20505	Academy Mortgage Corporation	Sandy	UT	L	07-15-2005	12-12-2008	12-12-2008
12519	SN Servicing Corporation	Eureka	CA	L	10-03-1997	12-19-2008	12-19-2008

TOTAL: 13

Administrative Actions

LICENSEES/REGISTRANTS REVOKED, EXPIRED, SURRENDERED, WITHDRAWN OR DENIED IN DECEMBER 2008

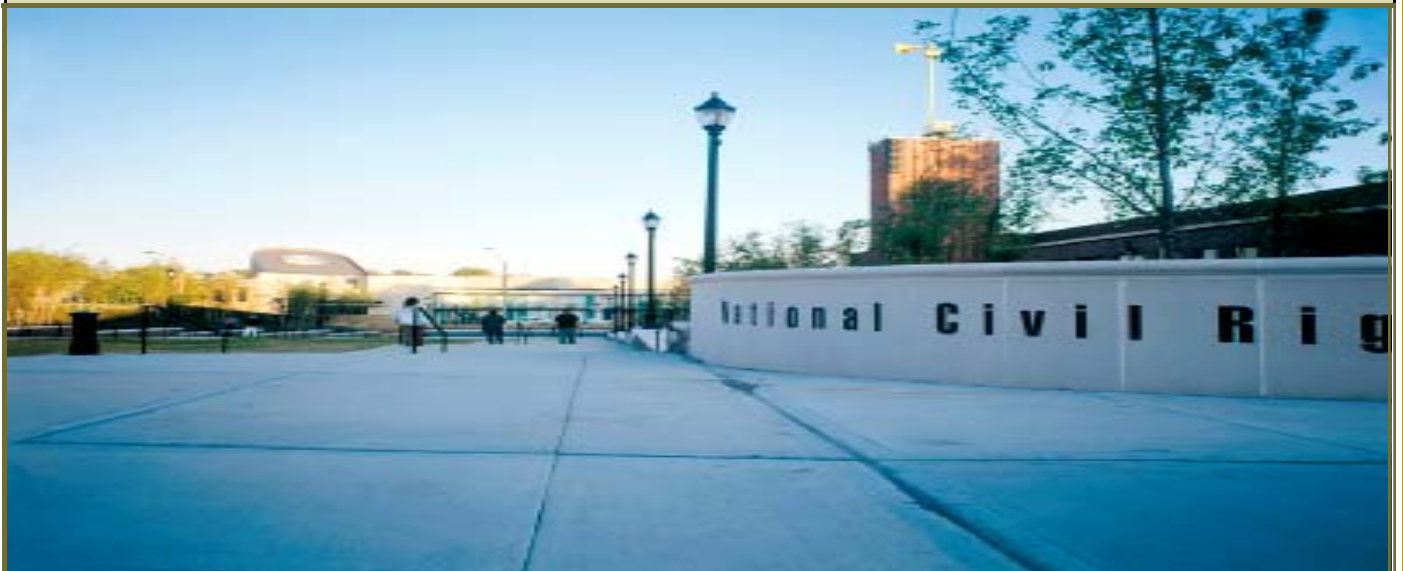
ID#	COMPANY NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
5720	FAMILY MTG SVC INC	BD				12-29-2008	
5779	NATIONWIDE MTG SVCS INC	LD		12-07-2008			
5805	JAM CONSULTANTS INC	BD				12-15-2008	
5901	SOUTHERN RES MTG	BD				12-01-2008	
6020	LANDMARK MTG CORP	LD		12-24-2008			
6381	COLE MTG & INV CO INC	BD				12-15-2008	
6520	T&M BUS & FINL SVCS INC	BD				12-15-2008	
7256	GA HM MTG INC	BD		12-23-2008			
11543	BEAR STEARNS MTG CAP CORP	LD				12-10-2008	
12310	DREAM HOUSE MTG CORP	LD				12-01-2008	
14035	COASTAL MTG SVCS INC	BD		12-10-2008			
14143	BANKERS SECRETS INC	BD				12-22-2008	
14161	MIDLAND MTG CORP	BD				12-15-2008	
16968	S GA MTG CO INC	BD				12-05-2008	
18079	EMPLOYER-ASSISTED HOUSING	BD				12-10-2008	
18754	SECURITY GEN CAP CORP	BD		12-23-2008			
18808	COUNTRYSIDE MTG & FINL SV	BD				12-22-2008	
18881	LOAN AMER INC	LD				12-09-2008	
19246	1ST UNITED LENDING LLC	BD	12-18-2008	07-01-2008			
19589	PROGRESSIVE LENDING CORP	BD				12-09-2008	
19889	LIME FINL SVCS LTD	LD				12-30-2008	
19892	ASPEN HM LOANS LC	BD		12-04-2008			
19968	AMER 1ST MTG SVCS INC	LD		12-10-2008			
20032	GRANGER MTG CORP	LD				12-22-2008	
20275	ACE MTG SVCS LLC	BD		12-10-2008			
20422	SUNNYMTG.COM 866-768-CASH	LD			12-18-2008		
20622	PRIME FINL GRP INC (MI)	BD				12-31-2008	
20863	HOME DEPOT FINL MTG SVCS	BD				12-09-2008	
20874	QUEST PROCESSING LLC	BD				12-01-2008	
20938	PROFESSIONAL SYSTEM SVCS	BD		12-08-2008			
20980	ALLSTATE MTG & LOAN CORP	LD				12-22-2008	
21251	GREATER UNITED HM FUNDING	LD				12-22-2008	

Administrative Actions

LICENSEES/REGISTRANTS REVOKED, EXPIRED, SURRENDERED, WITHDRAWN OR DENIED IN DECEMBER 2008

ID#	COMPANY NAME	CODE	REVOKED	EXPIRED	SURRENDER	WITHDRAWN	DENIED
21387	METRO ONE MTG CORP	BD		12-15-2008			
21503	MTG CAPITOL FUNDING INC	LD		12-15-2008			
21548	GBT & ASSOC LLC	BD				12-31-2008	
21620	HOME SOLUTIONS NET- WORK	BD				12-01-2008	
21882	GRAND PRIX CREDIT CORP	BD				12-01-2008	
21961	AMERIDREAM MTG GRP INC	BD		12-10-2008			
21963	TAYLOR MTG BROKER CONSULT	BD		12-09-2008			
22016	FRANK J WEAVER INC	LD				12-22-2008	
22067	CORPORATIVE MTG INC	BD		12-25-2008			
22213	HARFORD CAP MTG LLC	BD				12-04-2008	
22320	AFFORDABLE REALTY & MTG G	BD		12-29-2008			
22401	PRIME AMER MTG INC	BD				12-12-2008	
22586	TRILOGY LENDERS LLC	BD				12-22-2008	
22633	MILLCREEK MTG LLC	BD		12-13-2008			
22731	NETWORK UNLIMITED INC	BD		12-25-2008			
22853	PRIORITY PARTNERS LENDING	BD				12-31-2008	
22912	1ST CHOICE FUNDING GRP	LD		12-03-2008			
23009	LOANEXPERT LLC	BD				12-29-2008	
23383	DEAN, DENNIS FLOYD	BD		12-10-2008			
23441	FORTES FINL INC	LD				12-09-2008	

TOTAL: 52



Georgia Department of
Banking and Finance

2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770) 986-1136
Fax: (770) 986-1654 or 1655

Email:
dbfmort@dbf.state.ga.us

We're on the Web!
dbf.georgia.gov

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES—(In Tables)

License Status Indicators		(MB CD) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
+	Downgrade Lender to Broker	L	Lender
#	Upgrade Lender to Registrant	P	Processor
•	Downgrade Registrant to Lender	R	Registrant



Our Motto is: "Safeguarding Georgia's Financial Services"

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