

DEC 6 2007

James C. Lewis
CLERK OF SUPERIOR COURT

IN THE SUPERIOR COURT OF HENRY COUNTY
STATE OF GEORGIA

DEPARTMENT OF BANKING AND
FINANCE,

Plaintiff,

v.

MELINDA DIXIE,

Defendant.

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Civil Action No. 07-CV-4539-M

FINAL CONSENT ORDER

Plaintiff filed this case pursuant to the authority vested in Plaintiff by the Georgia Residential Mortgage Act. Plaintiff and Defendant have discussed this matter and reached a resolution of all claims in this action and agree to the terms of this Order.

THE PARTIES STIPULATE TO THE FOLLOWING FACTS AND
CONCLUSIONS OF LAW:

On March 16, 2004, Plaintiff issued a Cease and Desist Order to Defendant. The Cease and Desist Order provides in pertinent part that "[o]nce this Order becomes final, you will be prohibited from engaging in residential mortgage activities for a period of three years." Defendant administratively challenged the Cease and Desist Order issued by Plaintiff. By Order dated March 16, 2005, the Plaintiff issued a final decision upholding the Cease and Desist Order issued Plaintiff. The Plaintiff has alleged that after the Cease and Desist Order became final, Defendant worked for a licensed mortgage broker and brokered a loan in violation of the Georgia Residential Mortgage Act. Defendant does not admit to knowingly violating the final Cease and Desist Order, the

Georgia Residential Mortgage Act or the rules and regulations of the Department of Banking and Finance.

It is HEREBY ORDERED AS FOLLOWS:

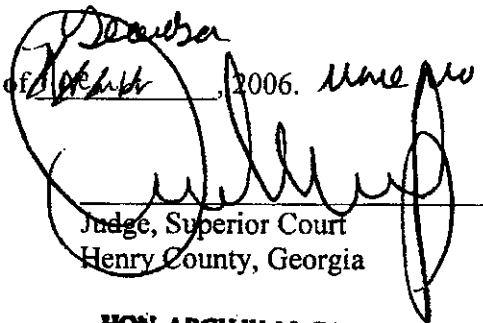
1) The Court grants declaratory relief finding that Defendant violated the Cease and Desist Order by working for a licensed mortgage broker and brokering a loan after the Cease and Desist Order was final.

2) Defendant is hereby enjoined from violating the Cease and Desist Order issued by Plaintiff on March 16, 2004. This includes, but is not limited to, Defendant being enjoined from operating as a mortgage lender or mortgage broker or being employed by a mortgage lender or mortgage broker until March 16, 2008.

3) Defendant shall comply with the terms of the Cease and Desist Order.

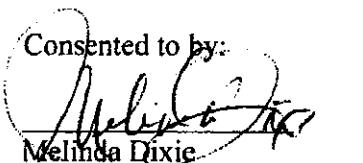
4) The terms of this Order may be enforced by filing a motion for contempt in the Superior Court of Henry County or by any other action deemed appropriate by the Plaintiff.

SO ORDERED, this ⁶~~10~~ day of ^{December}~~March~~, 2006. *use no time to 11/14/07*




Judge, Superior Court
Henry County, Georgia

HON. ARCH W. MCGARITY

Consented to by:

Melinda Dixie
165 Arbor Cove Way
Stockbridge, Georgia 30281

(signatures continued on next page)


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