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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

November 16, 2007

VIA CERTIFIED MAIL – 7005 1820 0006 4359 5120

Nationwide Home Mortgage Inc.
Evelyn Nguyen aka Ha Truong
2193 Northlake Parkway
Building #12, Suite 107
Tucker, Georgia 30084

License Number 12181

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 7-1-1017(a)(1) of the Official Code of Georgia, the Georgia Department of Banking and Finance ("Department") hereby notifies you of its intent to revoke the license issued to Nationwide Home Mortgage Inc. The Department has documentation showing that Nationwide Home Mortgage Inc. violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 et seq. Specifically, Nationwide Home Mortgage Inc. made false statements or misrepresented material facts to a lender in violation of O.C.G.A. § 7-1-1013(1), (2) and (6); and transacted business in violation of O.C.G.A. § 7-1-1002(a) and (b) with a person who is unlicensed and unregistered, not exempt from licensing and registrations requirements and is not an employee of a mortgage broker or lender. Further, in violation of O.C.G.A. § 7-1-1002(c), Nationwide Home Mortgage Inc. directly or indirectly controlled a person who violated O.C.G.A. § 7-1-1002(a) and (b).

You may request a hearing to contest the decision of the Department to revoke your license. O.C.G.A. § 7-1-1017(b). The hearing will be held before an administrative law judge of the Office of State Administrative Hearings. You may retain counsel of your choice and subpoena witnesses and documentary evidence. The Office of the Attorney General will represent the Department.

The request for a hearing must be made in writing within 20 days of the date of this Notice. If you do not request a hearing within 20 days of the date of this Notice, the Department will enter a Final Order of Revocation that will be effective the date of issuance. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

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