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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

May 11, 2006

VIA CERTIFIED MAIL – 7002 2410 0001 2662 1022

Kellee Harris
7346 Exeter Ct.
Riverdale, Georgia 30296

ORDER TO CEASE AND DESIST

Pursuant to Section 7-1-1018(a) of the Official Code of Georgia Annotated, the Georgia Department of Banking and Finance ("Department") hereby orders you, Kellee Harris, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act ("GRMA"). O.C.G.A. § 7-1-1000 *et seq.* Specifically, you made false statements or misrepresented material facts to a lender in violation of O.C.G.A. § 7-1-1013(1), (2) and (6).

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. This hearing, at which the Department will present its evidence and be represented by the Office of the Attorney General, will be before a judge of the Office of State Administrative Hearings. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order, this Order shall become a final order. As a result, for a period of three years you will be prohibited from engaging in residential mortgage activities with a mortgage broker or mortgage lender that is licensed or required to be licensed by this Department. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. O.C.G.A. § 7-1-1004. 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