



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

*Sonny Perdue*  
Governor

*Robert M. Braswell*  
Commissioner

November 2, 2007

VIA CERTIFIED MAIL - 7002 2410 0001 2664 7220

Ms. Pamela Dabbs  
Mr. Keith Michaels  
d/b/a Equity Bank  
Two Ravinia Drive, Suite 500  
Atlanta, GA 30346

### CEASE AND DESIST ORDER

Pursuant to the provisions of Section 7-1-1018(a) of the Official Code of Georgia Annotated (O.C.G.A.), the Georgia Department of Banking and Finance (Department) hereby orders **Ms. Pamela Dabbs and Mr. Keith Michaels, d/b/a Equity Bank**, to cease and desist from engaging in activities which are in violation of the Georgia Residential Mortgage Act (GRMA) [O.C.G.A. § 7-1-1000 et seq].

O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from the licensing requirements. The Department has documentation that **Ms. Pamela Dabbs and Mr. Keith Michaels, d/b/a Equity Bank**, violated O.C.G.A. §7-1-1002(a) by engaging in residential mortgage brokerage/lending activities without a valid license or pursuant to an applicable exemption.

This Cease and Desist Order shall be final thirty days from the date of issuance [O.C.G.A. §7-1-1018(a)]. However, within this thirty-day period you may provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If such information is provided, this Cease and Desist Order shall be rescinded. If you have any questions, please contact Melinda G. Kinard, Director of Money Service Businesses & Mortgage Licensing, at (770) 986-1649.

By: \_\_\_\_\_

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