



November 2008



# MONTHLY MORTGAGE SUMMARY

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

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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

### Georgia's NMLS Transition Plan

Secure and Fair Enforcement for Mortgage  
Licensing Act of 2008

#### A Reminder to Licensees and Registrants

To provide for compliance with the SAFE Act, the Georgia Department of Banking & Finance (Department) will begin using the CSBS/AARMR Nationwide Mortgage Licensing System (NMLS) on **January 2, 2009**. NMLS, developed through the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR), will allow your company to continue to conveniently manage its mortgage license in an electronic format through a secure website on NMLS, transferring many functions from the Department's automated system.

#### 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.

NMLS is available now for you to **begin** completing your record at no charge. Beginning January 2, 2009,

you can submit your completed NMLS record by filing the appropriate MU Form to the Department through that system. **DBF renewals begin January 2, 2009.**

Completing and submitting this transition record through NMLS will coincide with the submission of your renewal for the Department's renewal process this upcoming year. A copy of Department's transition plan can be found on the NMLS website at: [www.stateregulatoryregistry.org/NMLS](http://www.stateregulatoryregistry.org/NMLS).

Licensees/Registrants should use the information currently on file with the Department when transitioning onto the NMLS. Make certain all information is current before you transition your record to the new system. The following links will allow you to review current information on file, as well as obtain and verify **branch** record numbers for transition as needed. Your license number and password are required for access, and are generally those provided and used at the last renewal. Contact the Department should you need access.

*Any change in information after transition will need to be submitted as an **amendment** filing through the NMLS after system transition approval, so please make certain your information is accurate up-front.*

#### **License Record, Address, Registered Agent, Contact Information:**

[https://bkgfin.dbf.state.ga.us/MortgageDocs/  
MBChanges.html](https://bkgfin.dbf.state.ga.us/MortgageDocs/MBChanges.html)

#### **Branch Information:**

[https://bkgfin.dbf.state.ga.us/MortgageDocs/  
MBRelocationBr.html](https://bkgfin.dbf.state.ga.us/MortgageDocs/MBRelocationBr.html)

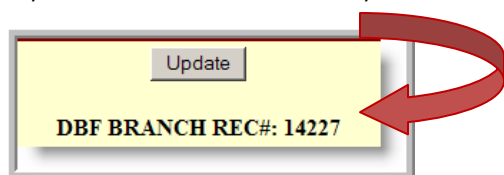
If you have branches - log into the branch site noted above. Branch numbers will be displayed as noted below. **MAKE A NOTE OF ALL BRANCH RECORD NUMBERS PRIOR ENTERING ITS DATA IN NMLS IN ORDER TO PROPERLY TRANSITION YOUR BRANCH (ES) ONTO THE SYSTEM.** Failure to use/enter each branch's unique number when transitioning that branch will result in payment of the \$350.00 new

(\*SAFE\*Continued on page 2)

## News Items

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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.



Please note that there is a checklist of required items that must be submitted outside of the NMLS or 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 on the following page. As noted, you will need an ID and password for Department items submitted outside of the NMLS.

- **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 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](http://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 above.

1. **Licensed/Registered companies** submit a **Form MU1**.
2. Companies submit for each **Control Person**<sup>1</sup> (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. (<sup>1</sup>*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.*)
3. 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,**

( "SAFE"—Continued on page 3)

## News Items

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**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. 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, forms for these branches and the managers will need to be submitted as previously noted. **You will need to have your Georgia license number and each branch location's record number (also on the DBF website) in order to transition your record.** If you have **Georgia branches that have not** been pre-approved for operation in Georgia, the application for those branch approvals should be submitted before applying for your license renewal/transition. See branch application information at <http://dbf.georgia.gov/dbfmtgforms>.

### 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 will be 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 will move from April 1 to December 1. These changes are anticipated to become effective in July 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 companies and branches will be deducted from the licensing 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. 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 Training

The Department will be participating in a Training Workshop Audio Program & Webinar conducted by the State Regulatory Registry, LLC for **Georgia** licensees on December 10, 2008. This webinar will provide licensees and applicants with tips on using NMLS to transition and manage one or more licenses. The fee for this workshop is \$50. Information will be coming to your e-mail address on record with DBF directly from NMLS/CSBS regarding this training session.

### NMLS Website

The NMLS website ([www.stateregulatoryregistry.org/NMLS](http://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.

**Correspondence regarding renewals/transition and other important NMLS correspondence will only be sent will only be sent to all licensees and registrants by e-mail—PLEASE make certain your e-mail address is current!**



## SPEAKING ENGAGEMENTS

**Deputy Commissioner for Non-Depository Financial Institutions, Rod Carnes, will be speaking to the Atlanta Economic Club on December 9th at 11:45. The meeting will be held at Anthony's Fine Dining, 3109 Piedmont Rd., NE, Atlanta, GA**

## News Items

### PROPOSED RULEMAKING

Pursuant to the provisions of 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, 7-1-663; 7-1-1012, and other cited statutes, the Georgia Department of Banking and Finance hereby gives notice of its intent to adopt new and amended rules.

A synopsis and purpose precedes each proposed rule change, with background information and explanation where applicable.

**Comments to the Department of Banking and Finance must be received by December 14, 2008, no later than 4:30 p.m.**

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 proposed rules changes, go to the following URL on our website: [http://dbf.georgia.gov/vgn/images/portal/cit\\_1210/9/58/127300450DBFProposedRules11-14-08.pdf](http://dbf.georgia.gov/vgn/images/portal/cit_1210/9/58/127300450DBFProposedRules11-14-08.pdf)

**Comments due: 12-14-2008**



### HOLIDAY DATE

### OBSERVANCE DATE

New Year's Day	Thursday, January 1
Martin Luther King Jr.'s Birthday	Monday, January 19
Confederate Memorial Day	April 26 ~ will be observed Monday, April 27
Memorial Day	Monday, May 25
Independence Day	July 4~will be observed Friday, July 3
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans' Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Robert E. Lee's Birthday	January 19 ~ will be observed on Friday, November 27
Washington's Birthday	February 16 ~ will be observed on Thursday, December 24
Christmas Day	Friday, December 25

## *Administrative Actions*

### FINAL CEASE AND DESIST ORDERS

- ◆ **Admiral Lending, LLC, dba TheEquityNetwork.com, Clearwater, FL (license no. 22118)** – Cease and Desist Order issued October 24, 2008 became final on November 27, 2008.
- ◆ **Cityside Mortgage Group, LLC, Atlanta, GA (license no. 19955)** – Cease and Desist Order issued October 23, 2008 became final on November 24, 2008.
- ◆ **Consumer Home Lending, LLC, Lawrenceville, GA (license no. 20108)** – Cease and Desist Order issued October 9, 2008 became final on November 11, 2008.
- ◆ **Covenant Lending Solutions, LLC, Peachtree City, GA (license no. 19959)** – Cease and Desist Order issued October 16, 2008 became final on November 15, 2008.
- ◆ **Discount Mortgage of America, Inc., Suwanee, GA** – Cease and Desist Order issued October 15, 2008 became final on November 15, 2008.
- ◆ **Diversion Mortgage, LLC, Lawrenceville, GA** – Cease and Desist Order issued October 15, 2008 became final on November 15, 2008.
- ◆ **Druid Mortgage, LLC, Atlanta, GA (license no. 6625)** – Cease and Desist Order issued October 28, 2008 became final on November 27, 2008.
- ◆ **Financial Matters, LLC, Fayetteville, GA (license no. 14388)** – Cease and Desist Order issued October 16, 2008 became final on November 15, 2008.
- ◆ **Geneva Mortgage Corp., Garden City, NY (license no. 13569)** – Cease and Desist Order issued October 16, 2008 became final on November 15, 2008.
- ◆ **Kelly, Benjamin, Jr., Suwanee, GA** – Cease and Desist Order issued October 17, 2008 became final on November 17, 2008.
- ◆ **Sung Won Ko, Suwanee, GA (license no. 23577)** – Cease and Desist Order issued October 2, 2008 became final on November 1, 2008.
- ◆ **Mid Atlantic Capital, LLC, Sewell, NJ (license no. 20351)** – Cease and Desist Order issued September 30, 2000 became final on November 1, 2008.
- ◆ **Nationwide Lending Services, Inc., Jacksonville, FL (license no. 22260)** – Cease and Desist Order issued October 24, 2008 became final on November 27, 2008.
- ◆ **Pacific Residential, Inc. dba PacResLoan, Riverside, CA (license no. 20996)** – Cease and Desist Order issued October 27, 2008 became final on November 27, 2008.
- ◆ **Regal Mortgage Company (AZ) dba Regal Online Mortgage, Phoenix, AZ (license no. 21519)** – Cease and Desist Order issued October 9, 2008 became final on November 10, 2008.

## *Administrative Actions*

### FINAL CEASE AND DESIST ORDERS

- ◆ **Seymour, Amy dba Credit Doctor, McDonough Mortgage, Stockbridge, GA** – Cease and Desist Order issued October 24, 2008 became final on November 24, 2008.
- ◆ **Smallins, Charles dba Maximum Property Services, Stone Mountain, GA** – Cease and Desist Order issued October 22, 2008 became final on November 22, 2008.
- ◆ **SN Commercial, LLC, Eureka, CA (license no. 20746)** – Cease and Desist Order issued October 28, 2008 became final on November 28, 2008.
- ◆ **SN Servicing Corporation, Eureka, CA (license no. 12519)** – Cease and Desist Order issued October 28, 2008 became final on November 27, 2008.
- ◆ **Southern Home Equity, Inc., Statesboro, GA (license no. 12348)** – Cease and Desist Order issued October 23, 2008 became final on November 24, 2008.
- ◆ **Southgate Financial Group, LLC, Kennesaw, GA (license no. 20530)** – Cease and Desist Order issued October 23, 2008 became final on November 24, 2008.
- ◆ **Southgate Financial Network, Inc., Norcross, GA (license no. 6464)** – Cease and Desist Order issued October 16, 2008 became final on November 15, 2008.
- ◆ **Sun Star Mortgage Corporation, Marietta, GA (license no. 19567)** – Cease and Desist Order issued October 9, 2008 became final on November 10, 2008.
- ◆ **Union Capital Mortgage (Co.), Braintree, MA (license no. 21373)** – Cease and Desist Order issued October 9, 2008 became final on November 10, 2008.
- ◆ **Wheeler, Shakiethia N. dba Wheeler's Mortgage Group, Jonesboro, GA (license no. 22773)** – Cease and Desist Order issued October 21, 2008 became final on November 20, 2008.
- ◆ **Thompson, Hortense, Stone Mountain, GA** – Cease and Desist Order issued August 17, 2008 became final on November 12, 2008.

### CEASE AND DESIST ORDERS—LIFTED, RESCINDED, WITHDRAWN

- ◆ **AAA Direct Mortgage, Inc., Atlanta, GA (license no. 18784)** – Cease and Desist Order issued July 21, 2008 was rescinded on November 7, 2008.
- ◆ **Fieldstone Mortgage Company, Columbia, MD (license no. 11445)** – Cease and Desist Order issued August 19, 2008 was rescinded on November 21, 2008.
- ◆ **First American Realty Capital Corp., Los Angeles, CA (license no. 15179)** – Cease and Desist Order issued February 4, 2008 was rescinded on November 21, 2008.

## *Administrative Actions*

### FINAL CONSENT ORDERS

- ◆ None

### SUPERIOR COURT INJUCTIONS—ISSUED

- ◆ None

### 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](mailto:dbfmort@dbf.state.ga.us)

#### FINE REASON

8	Licensees fined for Advertising Violations	2	Licensees fined for Employment of a Felon
3	Licensees fined for Background Checks Violations	2	Licensees fined for Loans Files not Properly Maintained
3	Licensees fined for Books & Records	1	Licensee fined for Prohibited Act
1	Licensee fined for Unapproved Branch Manager	1	Licensee fined for Doing Business w/ Unlicensed Entity
1	Licensee fined for Unapproved Change in Management		

## Administrative Actions

### LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN NOVEMBER 2008

ID#	COMPANY NAME	CITY	ST	MB CD	ORIGINAL APPROVAL	RENEWAL	REIN- STATED
23619	Envoy Mortgage, Ltd. (LP)	Houston	TX	L	11-07-2008	11-07-2008	
23620	Wallace B. Herring, Jr.	Hampton	GA	B	11-07-2008	11-07-2008	
23667	Ellie Mae Mortgage Corporation	Lilburn	GA	B	11-07-2008	11-07-2008	
23646	Access E-Mortgage, Inc.	St. Augustine	FL	B	11-14-2008	11-14-2008	
23663	Mike Kim	Duluth	GA	B	11-14-2008	11-14-2008	
23675	Phyllis Mitchell	Stone Mountain	GA	B	11-14-2008	11-14-2008	
23682	Fortius Financial and Real Estate Consulting, LLC	Atlanta	GA	B	11-14-2008	11-14-2008	
23686	Berkley Capital Corp.	Boca Raton	FL	B	11-14-2008	11-14-2008	
23583	Servis One, Inc. (DE)	Titusville	PA	L	11-21-2008	11-21-2008	
23602	RoundPoint Mortgage Servicing Corporation	Charlotte	NC	L	11-21-2008	11-21-2008	
23632	Caliber Funding, LLC	Scottsdale	AZ	L	11-21-2008	11-21-2008	
23635	RoundPoint Mortgage Company	Charlotte	NC	L	11-21-2008	11-21-2008	
23673	Excel Mortgage Servicing, Inc.	Irvine	CA	L	11-21-2008	11-21-2008	
23677	Julie Ann LeBlanc	Duluth	GA	B	11-21-2008	11-21-2008	
23678	Tarveres Diego Tate	Duluth	GA	B	11-21-2008	11-21-2008	
23681	Steven Paul Blanchard	Cartersville	GA	B	11-21-2008	11-21-2008	
23690	So. Lending Consultants, LLC	Athens	GA	B	11-21-2008	11-21-2008	
6217	Lenox Mortgage, Inc.	Miramar Beach	FL	B	06-22-1993	11-07-2008	11-07-2008
18784	AAA Direct Mortgage, Inc.	Atlanta	GA	B	11-07-2003	11-07-2008	11-07-2008
11534	Guardhill Financial Corp.	New York	NY	L	04-12-1996	11-07-2008	11-14-2008
11445	Fieldstone Mortgage Company	Columbia	MD	L	03-01-1996	11-21-2008	11-21-2008
15179	First American Realty Capital Corp.	Los Angeles	CA	L	01-07-2000	11-21-2008	11-21-2008
21681	Mainstreet Mortgage Lending Enterprises, Inc.	Port St. Lucie	FL	B	10-06-2006	11-21-2008	11-21-2008

**TOTAL: 23**

## CHRISTMAS AND NEW YEAR HOLIDAYS

**THE OFFICES OF THE DEPARTMENT OF BANKING AND FINANCE WILL BE CLOSED FOR THE CHRISTMAS AND NEW YEAR HOLIDAYS ON THE FOLLOWING DAYS: THURSDAY, DECEMBER 25, 2008, FRIDAY, DECEMBER 26, 2008 AND THURSDAY, JANUARY 1, 2009**



*Merry Christmas*

*Happy Hanukkah*

*&*

*A Happy New Year!!*



## Administrative Actions

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

ID#	COMPANY NAME	CODE	REVOKED	EXPIRED	SUSPENDED	WITHDRAWN	DENIED
6464	SOUTHSTATE FINL NETWORK	BD		11-15-2008			
6625	DRUID MTG LLC	BD		11-27-2008			
12348	SOUTHERN HM EQUITY INC	LD		11-24-2008			
12519	SN SERVICING CORP	LD		11-27-2008			
13569	GENEVA MTG CORP	LD		11-15-2008			
14388	FINL MATTERS LLC	BD		11-15-2008			
14487	HIGHLAND MTG CO INC	BD				11-24-2008	
14903	YOUR CHOICE MTG	BD				11-20-2008	
19567	SUN STAR MTG CORP	BD		11-10-2008			
19902	ALASKA EASTERN PARTNERS	LD				11-26-2008	
19955	CITYSIDE MTG GRP LLC	BD		11-24-2008			
19959	COVENANT LENDING SOLUTION	BD		11-15-2008			
20108	CONSUMER HM LENDING LLC	BD		11-11-2008			
20351	MID ATLANTIC CAP LLC	LD		11-01-2008			
20530	SOUTHGAGE FINL GRP LLC	BD		11-24-2008			
20996	PACIFIC RES INC	LD		11-27-2008			
21046	EASTERN FINL HM LOANS COR	LD				11-24-2008	
20746	SN COMM LLC	LD		11-28-2008			
21337	ULTIMATE FINL INV LLC	BD				11-17-2008	
21373	UNION CAP MTG (CO)	LD		11-10-2008			
21519	REGAL MTG CO (AZ)	BD		11-10-2008			
21699	MJS LENDING INC	LD				11-17-2008	
22118	ADMIRAL LENDING LLC	LD		11-27-2008			
22260	NATIONWIDE LNDING SRVCS	LD		11-27-2008			
22400	BAYVIEW MTG CORP	BD				11-24-2008	
22773	WHEELER, SHAKIETHIA NICOL	BD		11-20-2008			
23039	1ST AMER CAP LLC	BD				11-17-2008	
23119	HARDCASTLE & ASSOC LLC	BD				11-18-2008	
23442	SENIOR MTG SVCS LLC	BD				11-05-2008	
23577	KO, SUNG WON	BD		11-01-2008			

**TOTAL: 30**

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](mailto:dbfmort@dbf.state.ga.us)

We're on the Web!  
[dbf.georgia.gov](http://dbf.georgia.gov)

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

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



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

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