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## Department of Banking and Finance

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Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

November 14, 2007

VIA CERTIFIED MAIL – 7005 1820 0006 4359 5403

Florin Uta  
Fast Lane Loan, Inc.  
2412 Cruse Road  
Lawrenceville, Georgia 30044

License Number 18484

### NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 7-1-1017(a)(1), the Georgia Department of Banking and Finance (“Department”) hereby notifies you of its intent to revoke the license issued to Fast Lane Loan, Inc. The Department has documentation showing that Fast Lane Loan, Inc. violated the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence showing that in violation of O.C.G.A. § 7-1-1004(i) Fast Lane Loan, Inc. employed a person against whom a final cease and desist order was issued for violations of O.C.G.A. § 7-1-1013 within the three preceding years; failed to run background checks on all employees in violation of O.C.G.A. § 7-1-1004(e) and (f); failed to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03; was not in possession of complete loan files in violation of Department Rule 80-11-2-.04(2); 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 who is not an employee of a mortgage broker or lender. Further, in violation of O.C.G.A. § 7-1-1002(c), Fast Lane Loan, 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