



## Department of Banking and Finance

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Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

### PRESS RELEASE

**FOR IMMEDIATE RELEASE**

**AUGUST 20, 2007**

## THE GEORGIA DEPARTMENT OF BANKING AND FINANCE'S ORDER TO CEASE AND DESIST ISSUED TO CURT D. FRANCIS BECOMES FINAL

**Atlanta, Georgia** ~ On August 20, 2007, an Order to Cease and Desist issued by the Georgia Department of Banking and Finance ("Department") to Curt D. Francis, of 16921 NE 6<sup>th</sup> Avenue, North Miami Beach, Florida 33162, became final.

This Order to Cease and Desist was issued by the Department after it obtained evidence that Curt D. Francis engaged in mortgage broker/lending activities without a license or under an applicable exemption.

Pursuant to Georgia law, it is prohibited to knowingly purchase, sell, or transfer a mortgage loan or loan application from or to a person that is not licensed or exempt from licensing or registration provisions to engage in mortgage broker/lender activities.

A copy of the Order to Cease and Desist issued by the Department to Curt D. Francis can be accessed on our website through the following link:

[http://dbf.georgia.gov/vgn/images/portal/cit\\_1210/57/33/89152351CurtFrancisC&D.pdf](http://dbf.georgia.gov/vgn/images/portal/cit_1210/57/33/89152351CurtFrancisC&D.pdf)

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The Department has regulatory and/or licensing authority over state-chartered banks, credit unions, trust companies, mortgage brokers, mortgage lenders, mortgage processors, check cashers, sale of check companies, money transmitters, international banking organizations and bank holding companies conducting business in the state of Georgia. The Department currently supervises approximately 290 banks and 68 credit unions with assets over \$250 billion. The Department also licenses over 3,000 mortgage lenders, brokers and processors and over 900 check cashers, sale of check companies and money transmitters.

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**"Safeguarding Georgia's Financial Services"**