



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

August 26, 2021

DEPARTMENT CONTACT:
(770) 986-1648

FILED

SEP 16 2021

VIA CERTIFIED MAIL

Ronald Richard Raffield
1700 Parkerson Road
Cadwell, GA 31009

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-3-45(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, Ronald Raffield, to cease and desist from engaging in activities in violation of the Georgia Installment Loan Act, O.C.G.A. § 7-3-1 *et seq.* ("GILA"). The Department has evidence that, in the course of your employment with Middle Georgia Management Services, Inc. d/b/a Tapley Finance Company, you committed fraudulent and dishonest acts. Specifically, you forged signatures on loan documents, took money given by a consumer to pay on an account and applied those funds to another consumer's accounts, made fraudulent loans and applied the proceeds from such loans to other customer's accounts, and prevented loans from charging off by applying payments the customer did not make. These actions constitute unreasonable collection tactics, which is a violation of O.C.G.A. § 7-3-33. In addition, these actions constitute fraud pursuant to O.C.G.A. §§ 51-6-1 *et seq.* and deprivation of property pursuant to O.C.G.A. §§ 51-10-1 *et seq.* and are criminalized as fraud and theft offenses in Georgia pursuant to O.C.G.A. §§ 16-8-3, 16-8-4, and 16-9-1(b).

Pursuant to O.C.G.A. § 7-3-45, you may request a hearing to contest this Order. The hearing will be held at the main office of the Department before its Commissioner. You must appear in person at the hearing. You may retain counsel of your choice and subpoena witnesses and documentary evidence. A request for a hearing must be made in writing within twenty (20) days of the date of this Order. If you do not request a hearing in writing within twenty (20) days of the date of this Order, this Order shall become final. Should you have any questions concerning this matter, please send your questions by e-mail to apatterson@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner

Non-Depository Financial Institutions Division

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