



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

March 9, 2023

DEPARTMENT CONTACT:

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VIA CERTIFIED MAIL

SEP 07 2023

Brittany Scruggs
3700 Buena Vista Road, Apt. 124
Columbus, Georgia 31906-5144

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, Brittany Scruggs, 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 Loan South Finance Corporation, you violated the GILA by committing fraud, engaging in dishonest activities, and making misrepresentations. O.C.G.A. § 7-3-43(b)(1). Specifically, you made fraudulent loans for which you created fictitious customer information, provided fraudulent customer signatures on loan documents, and applied the proceeds from such loans to fund your personal debit card. Further, these actions constitute fraud pursuant to O.C.G.A. § 51-6-1 *et seq.* and are criminalized as fraud and theft offenses in Georgia pursuant to O.C.G.A. §§ 16-8-3 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 eharris@dbf.state.ga.us.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division

91 7199 9991 7034 4125 2198