



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

December 21, 2023

DEPARTMENT CONTACT:
(770) 986-1648

VIA CERTIFIED MAIL

JB Networking Systems LLC
c/o Tiffany Brandy Johnson
6470 East Johns Crossing, Suite 160
Johns Creek, GA 30097

FILED

MAY 09 2024

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, JB Networking Systems LLC, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker, or mortgage lender unless licensed or exempted from licensing requirements. The Department has evidence that JB Networking Systems LLC violated the GRMA, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage loan originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty (30) days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period if you provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a).

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division