



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[dbf.georgia.gov](http://dbf.georgia.gov)

Brian P. Kemp  
Governor

Oscar "Bo" Fears  
Commissioner

October 2, 2025

DEPARTMENT CONTACT:  
(770) 986-1648

VIA CERTIFIED MAIL

**FILED**

**OCT 27 2025**

Jessica Meadows  
5 Rose Ison Terrace, Apartment #5  
Monroe, GA 30655

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, Jessica Meadows, 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 World Finance Company of Georgia, LLC at its Athens branch, you committed fraudulent and dishonest acts. Specifically, you reversed four (4) cash payments made by customers without the customers' knowledge or consent and retained the proceeds from these customer accounts in violation of O.C.G.A. § 7-3-43(b)(1), (2), and (4). 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 16-8-4.

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 email to [msofo@dbf.state.ga.us](mailto:msofo@dbf.state.ga.us).

Dominique Williams  
Deputy Commissioner

Georgia Department of Banking and Finance  
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