



Department of Banking and Finance

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Brian P. Kemp
Governor

Oscar "Bo" Fears
Commissioner

September 18, 2025

DEPARTMENT CONTACT:
(770) 986-1648

VIA CERTIFIED MAIL

FILED

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Kayla Ashley Thompson
256 Washington Avenue
Fitzgerald, GA 31750

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, Kayla Ashley Thompson, 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 Personal Finance of Fitzgerald, Georgia, Inc., you committed fraudulent and dishonest acts. Specifically, you executed at least ninety (90) loan agreements without the customers' knowledge or consent, including creating new customer accounts, renewing open active customer accounts, reopening paid out "former borrower" customer accounts, and forging signatures on loan documents. It also appears that you retained the proceeds from these customer accounts. These actions are in violation of O.C.G.A. § 7-3-43(b)(1), (2), and (4), 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, 16-8-4, 16-9-1(b), and 16-9-121.

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.

Dominique Williams
Deputy Commissioner
Georgia Department of Banking and Finance
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