



*Department of Banking and Finance*

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Brian P. Kemp  
Governor

Kevin B. Hagler  
Commissioner

November 6, 2023

DEPARTMENT CONTACT:  
(770) 986-1648

**VIA CERTIFIED MAIL**

Lucy L Ross  
2665 Favor Road SW, Q10  
Marietta, GA 30060

**FILED**

DEC 11 2023

Lucy L Ross  
2030 Roswell Rd #414  
Marietta, GA. 30062

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, Lucy Ross, 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 Fast Cash Loans of GA, Inc. dba Kinsmith Finance, you committed fraudulent and dishonest acts in violation of O.C.G.A. § 7-3-43(b)(1). Specifically, you executed fifteen (15) loan agreements without the customers’ knowledge or consent, including creating new customer accounts, renewing open active customer accounts, and reopening paid out “former borrower” customer accounts. It also appears that you retained the proceeds from each customer account. 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, 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 e-mail to [msofo@dbf.state.ga.us](mailto:msofo@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner

Non-Depository Financial Institutions Division

91 7199 9991 7034 4125 5137