



## Department of Banking and Finance

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Brian P. Kemp  
Governor

Kevin B. Hagler  
Commissioner

October 23, 2023

DEPARTMENT CONTACT:  
(770) 986-1648

### VIA CERTIFIED MAIL

Mary Bay Flanagan  
717 Ashley Forest Drive  
Alpharetta, GA 30022

**FILED**

**JUL 08 2024**

Mary Bay Flanagan  
3103 Crest Village Circle  
Flowery Branch, GA 30542

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, Mary Flanagan, 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 Legacy Finance Co., you committed fraudulent and dishonest acts in violation of O.C.G.A. § 7-3-43(b)(1). Specifically, you executed twenty-five (25) 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

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