



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

April 25, 2024

FILED

DEPARTMENT CONTACT:
(770) 986-1648

VIA CERTIFIED MAIL

JUL 01 2024

NeKesha Shauntrelle Davis
1175 Edison Hwy
Fort Gaines, GA 39851

**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, NeKesha Davis, 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 Security Finance of Georgia, LLC, Blakely, GA, you committed fraudulent and dishonest acts. Specifically, you executed a loan agreement without the customer’s knowledge or consent which included forging your adopted brother’s signature on a loan document, falsified supporting documents used to approve the loan, and allegedly retained proceeds in the amount of \$1000 from your adopted brother’s fraudulent account, in violation of O.C.G.A. § 7-3-45(a)(1). 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, 16-8-4, 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 them by e-mail to msofo@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division