



## 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

Kevin B. Hagler  
Commissioner

October 23, 2023

VIA CERTIFIED MAIL

Queena Dorsey  
305 Benedict Ct  
Athens, GA 30605

**FILED**

**AUG 08 2024**

**GEORGIA DEPARTMENT OF  
BANKING AND FINANCE**

DEPARTMENT CONTACT:  
(770) 986-1648

### 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, Queena Dorsey, 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.* The Department has evidence that, in the course of your employment as branch manager with Phoenix Financial Holdings, Inc., you committed fraudulent and dishonest acts in violation of O.C.G.A. § 7-3-43(b)(1). Specifically, you executed eight (8) loan agreements using the identity and account information of Phoenix Financial Holdings, Inc.'s customers without the customers' knowledge or consent, provided fraudulent customer signatures on loan documents, and applied the proceeds of such loans to your personal debit card. 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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