



Department of Banking and Finance

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Brian P. Kemp
Governor

Kevin B. Hagler
Commissioner

August 14, 2023

DEPARTMENT CONTACT:
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VIA CERTIFIED MAIL

FILED

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Sellina Page Adams
3451 Moseley Road
Byron, GA 31008

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, Sellina Page, 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 with Local Finance Co. of Georgia, LLC, you committed fraudulent and dishonest acts. Specifically, you made fraudulent loans and applied the proceeds from such loans to your personal debit card, provided fraudulent customer signatures on loan documents, and electronically sent Eloans to your personal cell phone. 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, and 16-9-1(b).

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.

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