



## 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

December 21, 2023

DEPARTMENT CONTACT:  
(770) 986-1648

VIA CERTIFIED MAIL

FILED

Tiffany Brandy Johnson  
6470 East Johns Crossing, Suite 160  
Johns Creek, GA 30097

MAY 09 2024

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) hereby orders you, Tiffany Brandy Johnson, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* (“GRMA”). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker, or mortgage lender unless licensed or exempted from licensing requirements. O.C.G.A. § 7-1-1000(22) defines mortgage loan originator as an individual who for compensation or gain or in the expectation of compensation or gain takes a residential mortgage loan application or offers or negotiates terms of a residential mortgage loan. The Department has evidence that you violated the GRMA, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage loan originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty (30) days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period if you provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). As a result, a licensed mortgage broker or lender will be prohibited from employing you for a period of five (5) years to perform any functions governed by the GRMA. O.C.G.A. § 7-1-1004.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division