January 4, 2024

VIA CERTIFIED MAIL

FILED

MAR 1 4 2024

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Vision Global, LLC
c/o Michael Kim, President & CEO
209-35 Northern Blvd, Suite 201,
Bayside, NY 11361

Vision Global, LLC
c/o Michael Kim, President & CEO
1370 Broadway, 5Fl
New York, NY 10018

Vision Global, LLC
c/o Michael Kim, President & CEO
37-01 Main Street, 5Fl
Flushing, NY 11354

Vision Global, LLC
c/o Michael Kim, President & CEO
185 Bridge Plaza North, Suite 305
Fort Lee, NJ 07024

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, Vision Global, LLC, 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. The Department has evidence that Vision Global, LLC 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).

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