



# Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[dbf.georgia.gov](http://dbf.georgia.gov)

Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

## VIA CERTIFIED MAIL

The Mount Zion Church Road Girls Trust  
d/b/a The 152 E Mt Zion Church Trust  
2774 N. Cobb Pkwy, Suite 109-319  
Kennesaw, Georgia 30152



## 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, The Mount Zion Church Road Girls Trust d/b/a The 152 E Mt Zion Church Trust, 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 The Mount Zion Church Road Girls Trust violated the GRMA, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage 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 The Mount Zion Church Road Girls Trust possesses a valid license or qualifies 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

91 7199 9991 7034 4124 8122



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Kevin B. Hagler  
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December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

## VIA CERTIFIED MAIL

Edwardo Shuman, Trustee  
The Mount Zion Church Road Girls Trust  
d/b/a The 152 E Mt Zion Church Trust  
2774 N. Cobb Parkway, Suite 109-319  
Kennesaw, Georgia 30152



## 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, Edwardo Shuman, 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* (“the 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, while O.C.G.A. § 7-1-1002(b) prohibits any person from transacting business with a person who is unlicensed, unregistered, and not exempt from licensing and registration requirements. Further, O.C.G.A. § 7-1-1002(c) prohibits any person from directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or O.C.G.A. § 7-1-1002(b) or acting as a general partner, executive officer, joint venture, or director of such person. The Department has documentation that Edwardo Shuman violated the GRMA, specifically O.C.G.A. § 7-1-1002, by conducting unlicensed activity, transacting business with a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b), and/or directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b) and/or acting as an officer or director thereof.

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, you provide the Department with documentation showing that you are in compliance with O.C.G.A. § 7-1-1002. If the Department does not receive satisfactory documentation within the required time frame, 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 mortgage 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

Georgia Department of Banking and Finance

91 7199 9991 7034 4124 8115



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Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

## VIA CERTIFIED MAIL

Diane Shuman, Trustee  
The Mount Zion Church Road Girls Trust  
d/b/a The 152 E Mt Zion Church Trust  
2774 N. Cobb Parkway, Suite 109-319  
Kennesaw, Georgia 30152



## 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, Diane Shuman, 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* (“the 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, while O.C.G.A. § 7-1-1002(b) prohibits any person from transacting business with a person who is unlicensed, unregistered, and not exempt from licensing and registration requirements. Further, O.C.G.A. § 7-1-1002(c) prohibits any person from directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or O.C.G.A. § 7-1-1002(b) or acting as a general partner, executive officer, joint venture, or director of such person. The Department has documentation that Diane Shuman violated the GRMA, specifically O.C.G.A. § 7-1-1002, by conducting unlicensed activity, transacting business with a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b), and/or directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b) and/or acting as an officer or director thereof.

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, you provide the Department with documentation showing that you are in compliance with O.C.G.A. § 7-1-1002. If the Department does not receive satisfactory documentation within the required time frame, 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 mortgage 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

Georgia Department of Banking and Finance

91 7199 9991 7034 4124 8108



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Governor

Kevin B. Hagler  
Commissioner

December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

### VIA CERTIFIED MAIL

Uno Properties LLC  
Post Office Box 2134  
Cartersville, Georgia 30120



### 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, Uno Properties 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 Uno Properties LLC violated the GRMA, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage 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 Uno Properties LLC possesses a valid license or qualifies 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

91 7199 9991 7034 4124 8092



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Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

## VIA CERTIFIED MAIL

Edwardo Shuman  
Uno Properties, LLC  
Post Office Box 2134  
Cartersville, Georgia 30120



## 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, Edwardo Shuman, 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* (“the 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, while O.C.G.A. § 7-1-1002(b) prohibits any person from transacting business with a person who is unlicensed, unregistered, and not exempt from licensing and registration requirements. Further, O.C.G.A. § 7-1-1002(c) prohibits any person from directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or O.C.G.A. § 7-1-1002(b) or acting as a general partner, executive officer, joint venture, or director of such person. The Department has documentation that Edwardo Shuman violated the GRMA, specifically O.C.G.A. § 7-1-1002, by conducting unlicensed activity, transacting business with a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b), and/or directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b) and/or acting as an officer or director thereof.

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, you provide the Department with documentation showing that you are in compliance with O.C.G.A. § 7-1-1002. If the Department does not receive satisfactory documentation within the required time frame, 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 mortgage 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

Georgia Department of Banking and Finance

91 7199 9991 7034 4124 8078



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DEPARTMENT CONTACT:  
(770) 986-1649

### VIA CERTIFIED MAIL

Diane Shuman  
Uno Properties LLC  
Post Office Box 2134  
Cartersville, Georgia 30120



### 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, Diane Shuman, 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* (“the 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, while O.C.G.A. § 7-1-1002(b) prohibits any person from transacting business with a person who is unlicensed, unregistered, and not exempt from licensing and registration requirements. Further, O.C.G.A. § 7-1-1002(c) prohibits any person from directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or O.C.G.A. § 7-1-1002(b) or acting as a general partner, executive officer, joint venture, or director of such person. The Department has documentation that Diane Shuman violated the GRMA, specifically O.C.G.A. § 7-1-1002, by conducting unlicensed activity, transacting business with a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b), and/or directly or indirectly controlling a person in violation of O.C.G.A. § 7-1-1002(a) and/or (b) and/or acting as an officer or director thereof.

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, you provide the Department with documentation showing that you are in compliance with O.C.G.A. § 7-1-1002. If the Department does not receive satisfactory documentation within the required time frame, 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 mortgage 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

Georgia Department of Banking and Finance

91 7199 9991 7034 4124 8061



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Nathan Deal  
Governor

Kevin B. Hagler  
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December 13, 2018

DEPARTMENT CONTACT:  
(770) 986-1649

### VIA CERTIFIED MAIL

House Destiny LLC  
d/b/a housesunlimitedllc.com  
Post Office Box 2134  
Cartersville, Georgia 30120



### 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, House Destiny LLC d/b/a housesunlimitedllc.com, 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 House Destiny LLC d/b/a housesunlimitedllc.com violated the GRMA, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage 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 House Destiny LLC d/b/a housesunlimitedllc.com possesses a valid license or qualifies 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

91 7199 9991 7034 4124 8054