



Department of Banking and Finance

2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
770-986-1633
dbf.georgia.gov

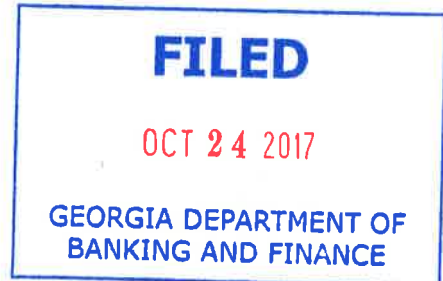
Nathan Deal
Governor

Kevin B. Hagler
Commissioner

August 21, 2017

VIA CERTIFIED MAIL

Tommie Gaines
Home Funding Network Inc.
2330 Scenic Highway
Snellville, GA 30078



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, **Tommie Gaines**, 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 Act”). 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 documentation that **Tommie Gaines** violated the Act, 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 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 30-day period, you provide the Department with documentation showing that **Tommie Gaines** 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, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim at lkim@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner
Georgia Department of Banking and Finance