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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

December 18, 2007

VIA CERTIFIED MAIL – 7005 3110 0002 7569 5315

Robert H. Howard
3307 Canterbury Trail
Rex, Georgia 30273

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. §7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) orders you, Robert H. Howard, to cease and desist from engaging in activities that are in violation of the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 et seq. A criminal background check performed by the Department revealed that you were convicted of a felony. Please be advised that because you are a felon it is unlawful for you to be employed in the mortgage brokering or lending industry in Georgia.

Georgia law prohibits a person from engaging in mortgage broker or lender activities unless that person is licensed by the Department or is acting within an applicable exemption. O.C.G.A. § 7-1-1002(a). The Department may not issue a license to a person that has been convicted of a felony. O.C.G.A. § 7-1-1004. There is an employee exemption. O.C.G.A. § 7-1-1001(11). However, you do not qualify for the employee exemption because Georgia law prohibits felons from being employed in the residential mortgage industry. O.C.G.A. § 7-1-1004.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). However, within this thirty-day period you may provide the Department with documentation showing that you possess a license or qualify for an exemption. Should you have any questions concerning this matter, please contact Helen O’Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", written over a horizontal line.

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