



Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

January 11, 2008

VIA REGULAR AND CERTIFIED MAIL – 7005 3110 0002 7569 3496

Family First Mortgage Corporation
33 Old Kings Road North, Suite 1
Palm Coast, Florida 32127

License No. 18976

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. Section 7-1-1017(a)(1), the Georgia Department of Banking and Finance ("Department") hereby notifies you of its intent to revoke the license issued to Family First Mortgage Corporation ("Family First"). The Department has evidence showing that Family First violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence that during an examination, Family First purposefully withheld, deleted, destroyed or altered information requested by an examiner in violation of O.C.G.A. § 7-1-1013(11).

You may request a hearing to contest the decision of the Department to revoke your license. O.C.G.A. § 7-1-1017(b). The hearing will be held before an administrative law judge of the Office of State Administrative Hearings. You may retain counsel of your choice and subpoena witnesses and documentary evidence. The Office of the Attorney General will represent the Department.

The request for a hearing must be made in writing within 20 days of the date of this Notice. If you do not request a hearing within 20 days of the date of this Notice, the Department will enter a Final Order of Revocation that will be effective the date of issuance. 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", is written over a horizontal line.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division