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Department of Banking and Finance

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Sonny Perdue

Governor

March 28, 2008

Robert M. Braswell

Commissioner

VIA CERTIFIED MAIL – 7005 3110 0002 7569 7067

First Fidelity Centers, Inc.
d/b/a fidelitycenters
5900 Canoga Avenue, Suite 400
Woodland Hills, California 91367

License Number 20482

NOTICE OF INTENT TO REVOKE ANNUAL LICENSE

Pursuant to O.C.G.A. § 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 First Fidelity Centers, Inc. d/b/a fidelitycenters. The Department has evidence showing that First Fidelity Centers, Inc. d/b/a fidelitycenters violated the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.*, by purposefully withholding information requested by this agency for the purpose of conducting an examination 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