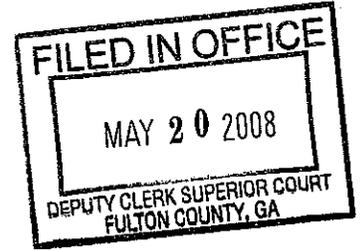


IN THE SUPERIOR COURT OF FULTON COUNTY
STATE OF GEORGIA



DEPARTMENT OF BANKING AND
FINANCE,

Plaintiff,

v.

KAWANA MELVIN,

Defendant.

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Civil Action No. 2008CV146128

FINAL ORDER AND JUDGMENT

On December 22, 2004, Plaintiff issued a Cease and Desist Order to Defendant. The Cease and Desist Order provides in pertinent part that “[o]nce this Order becomes final, you will be prohibited from engaging in residential mortgage activities for a period of three years.” Defendant administratively challenged the Cease and Desist Order issued by Plaintiff. By Order dated March 7, 2006, the Office of State Administrative Hearings (“OSAH”) entered an initial decision upholding the issuance of the Cease and Desist Order to Defendant. The Cease and Desist Order became a final order by operation of law on April 7, 2006. After the Cease and Desist Order became final, Defendant worked for a licensed mortgage lender and brokered a loan in violation of the Georgia Residential Mortgage Act. Further, after the Cease and Desist Order became final, Defendant presented a false document to a mortgage lender authorizing her to work in the mortgage industry notwithstanding the existence of the Cease and Desist Order.

Plaintiff filed this action on February 5, 2008, seeking an Order from this Court declaring that Defendant violated the terms of the Cease and Desist Order, enjoining the Defendant from further violating the Cease and Desist Order, enjoining the Defendant from presenting any documentation indicating Plaintiff has authorized her to work in the mortgage industry, and ordering Defendant to comply with the Cease and Desist Order. Defendant was personally served with the complaint on March 25, 2008 but has failed to file an answer to the complaint. Plaintiff has filed a Motion for Entry of Default Judgment. The Court has considered the pleadings filed in this case. IT IS HEREBY ORDERED as follows:

1) The Court grants declaratory relief finding that Defendant violated the Cease and Desist Order by working for a licensed mortgage lender and brokering a loan after the Cease and Desist Order was final.

2) Defendant is hereby enjoined from violating the Cease and Desist Order issued by Plaintiff on December 22, 2004 and which became final by operation of law on April 7, 2006. This includes, but is not limited to, Defendant being enjoined from operating as a mortgage lender or mortgage broker or being employed by a mortgage lender or mortgage broker until April 8, 2009.

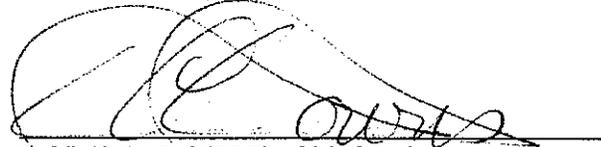
3) Defendant is hereby restrained and enjoined from presenting any document or otherwise relaying that the Plaintiff has rescinded the Cease and Desist Order issued to her or has otherwise authorized her to work for a mortgage lender or mortgage broker.

4) Defendant shall comply with the terms of the Cease and Desist Order.

5) The terms of this Order may be enforced by filing a motion for contempt in the Superior Court of Fulton County or by any other action *permitted by law.* ~~deemed appropriate by the~~ *(DLS)*

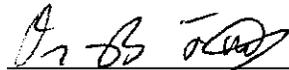
Plaintiff.

SO ORDERED, this 20 day of May, 2008.



DORIS L. DOWNS, Chief Judge
Superior Court of Fulton County
Atlanta Circuit

Prepared by:



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