Not a Certified Copy

Department of Banking and Finance

2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
770-986-1633
www.gadbf.org

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

February 26, 2008

VIA CERTIFIED MAIL – 7005 1820 0006 4359 5601

Kawana Melvin
c/o Southlake Mortgage Corporation
3000 Corporate Center Drive, Suite 180
Morrow, Georgia 30260

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, Kawana Melvin, 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. An examination recently performed by the Department revealed that you engaged in residential mortgage broker or lending activities since April 17, 2006, while in the employ of Southlake Mortgage Corporation. As of that date, a previously issued Cease and Desist Order became final against you that prohibited you from being employed by a mortgage broker or lender for three years. O.C.G.A. § 7-1-1004(i).

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). There is an employee exemption to state licensing requirements. O.C.G.A. § 7-1-1001(11). However, you do not qualify for the employee exemption because Georgia law provides that the exemption does not apply to anyone who is not in compliance with the provisions and prohibitions of 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. In the event that this Order becomes final, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of five years to perform any functions governed by GRMA. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

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

Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

January 22, 2008

VIA REGULAR MAIL AND CERTIFIED MAIL – 7005 1820 0006 4359 5595

Kawana Melvin
606 Parkway Drive, Apartment 8
Atlanta, Georgia 30308

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, Kawana Melvin, 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. An examination recently performed by the Department revealed that you engaged in residential mortgage broker or lending activities since April 17, 2006, while in the employ of Southlake Mortgage Corporation. As of that date, a previously issued Cease and Desist Order became final against you that prohibited you from being employed by a mortgage broker or lender for three years. O.C.G.A. § 7-1-1004(i).

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Rod Carnes, CFE
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