



## Department of Banking and Finance

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Atlanta, Georgia 30341-5565

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[www.gadbf.org](http://www.gadbf.org)

*Sonny Perdue*  
Governor

*Robert M. Braswell*  
Commissioner

May 23, 2008

VIA CERTIFIED MAIL – 7002 2410 0001 2664 8968

Mr. Royce C. Lewis, III  
Ms. Linda Lewis  
d/b/a Capital Mortgage Services  
4212 50<sup>th</sup> Street  
Lubbock, TX 79413

### CEASE AND DESIST ORDER

Pursuant to the provisions of Section 7-1-1018(a) of the Official Code of Georgia Annotated (O.C.G.A.), the Georgia Department of Banking and Finance (Department) hereby orders **you, Royce C. Lewis, III and Linda Lewis, d/b/a Capital Mortgage Services**, to cease and desist from engaging in activities which are in violation of the Georgia Residential Mortgage Act (GRMA) [O.C.G.A. § 7-1-1000 et seq].

O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from the licensing requirements. The Department has documentation that **you, Royce C. Lewis, III and Linda Lewis, d/b/a Capital Mortgage Services**, violated O.C.G.A. § 7-1-1002(a) by engaging in residential mortgage brokerage/lending activities without a valid license or pursuant to an applicable exemption.

This Cease and Desist 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 valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If such information is provided, this Cease and Desist Order shall be rescinded. If you have any questions, please contact Melinda G. Kinard, Director of Money Service Businesses & Mortgage Licensing, at (770) 986-1649.

By: \_\_\_\_\_

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