

**BEFORE THE DEPARTMENT OF BANKING AND FINANCE  
STATE OF GEORGIA**

JILL WILLY,

Petitioner,

v.

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE,

Respondent.

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\* Docket Number:  
\* DBF-08-006  
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**CONSENT ORDER**

On May 11, 2006, the Georgia Department of Banking and Finance (“Department”) issued a proposed Order to Cease and Desist to Jill Willy alleging that she engaged in conduct not in good faith in connection with the actual or attempted making of a mortgage loan in violation of O.C.G.A. § 7-1-1013(6). On June 1, 2006, an Amended Order to Cease and Desist was issued in which it was alleged that Ms. Willy also made misrepresentations to lenders in violation of O.C.G.A. § 7-1-1013(1) and (2). A hearing was timely requested by Ms. Willy to appeal the issuance of the proposed Order to Cease and Desist. The parties have discussed a settlement of the issues raised by the proposed Amended Order to Cease and Desist and have agreed to a resolution of this matter in its entirety.

It is hereby ORDERED as follows:

1. Jill Willy will only be affiliated with a Georgia mortgage broker or Georgia mortgage lender as a W-2 employee for three years from the date of entry of this Consent Order irrespective of whether the Georgia broker or Georgia lender is exempt from the licensing requirements of the Georgia Residential Mortgage Act. Jill Willy is prohibited

from directing the affairs of a Georgia mortgage broker or Georgia mortgage lender or from acting as a director, officer, partner, equitable owner, or any other equivalent role for a Georgia mortgage broker or Georgia mortgage lender during this three-year period. Further, Jill Willy is prohibited from acting as a branch manager of a Georgia mortgage broker or Georgia mortgage lender during the three-year period. If Jill Willy works as a W-2 employee for a Georgia mortgage broker or Georgia mortgage lender during this three-year period, she must inform the Department in writing within seven days of the name and address of her employer and the name(s) and address(es) of any future employer(s) for whom she may work. The written notification shall be mailed to:

Georgia Department of Banking and Finance  
Attn: Sandra Sheley, Mortgage Division  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341

2. Jill Willy is prohibited from applying for a Georgia mortgage broker's or Georgia mortgage lender's license, either in her individual capacity or as the owner or officer of a corporation, partnership or limited liability company, for three years from the date of entry of this Consent Order.

3. By entering into this Consent Order with the Department, Jill Willy neither admits nor denies the allegations contained in the proposed Amended Order to Cease and Desist issued by the Department on June 1, 2006.

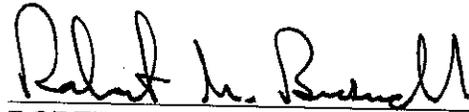
4. The Department shall withdraw the proposed Amended Order to Cease and Desist issued to Jill Willy on June 1, 2006.

5. The entry of this Consent Order will resolve the pending issues pertaining to the proposed Amended Order to Cease and Desist issued to Jill Willy.

6. The terms of this Consent Order may be enforced by the Department pursuant to O.C.G.A. § 7-1-1018(b).

7. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

**SO ORDERED**, this 7 day of July 2008.



ROBERT BRASWELL

Commissioner

Georgia Department of Banking and Finance

Consented to by:



Rod Carnes

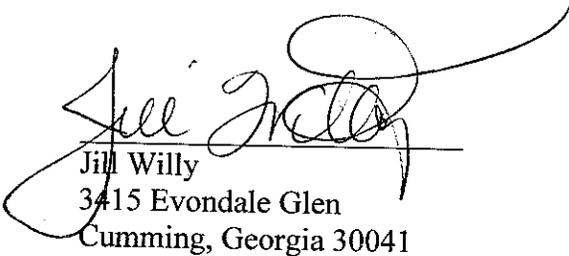
Deputy Commissioner

Non-Depository Financial Institutions

GA Department of Banking and Finance

2990 Brandywine Road, Suite 200

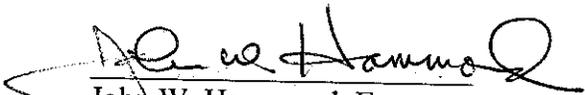
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Jill Willy

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