

Not a Certified Copy



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

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

Sonny Perdue  
Governor

September 19, 2008

Robert M. Braswell  
Commissioner

VIA CERTIFIED MAIL – 7005 1820 0006 4359 1412

John W. Moss, President  
Chateau Mortgage Corporation  
5324 Willow Point Parkway  
Marietta, Georgia 30068

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) hereby orders you, John W. Moss, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 *et seq.* The Department has documentation showing that you violated GRMA. Specifically, the Department has evidence showing that you made false statements or misrepresented material facts to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6); employed a person against whom a final cease and desist order had been issued within the three preceding years for O.C.G.A. § 7-1-1013 violations in violation of O.C.G.A. § 7-1-1004(i); employed a felon in violation of O.C.G.A. § 7-1-1004(d); failed to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03; and transacted business in violation of O.C.G.A. § 7-1-1002(a) and (b) with a person who is unlicensed and unregistered, not exempt from licensing and registrations requirements and who is not an employee of a mortgage broker or lender. Further, in violation of O.C.G.A. § 7-1-1002(c), you directly or indirectly controlled a person who violated O.C.G.A. § 7-1-1002(a) and (b).

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. This hearing, at which the Department will present its evidence and be represented by the Office of the Attorney General, will be before a judge of the Office of State Administrative Hearings. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within 20 days of the date of this Order. Please be advised that if you do not request a hearing in writing within 20 days of the date of this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited for a period of 5 years from employing you to perform any functions governed by the Georgia Residential Mortgage Act. 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. O.C.G.A. § 7-1-1004. 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", written over a horizontal line.

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

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**VIA CERTIFIED MAIL – 7005 1820 0006 4359 1412**

Barbara M. Moss, Vice-President  
Chateau Mortgage Corporation  
5324 Willow Point Parkway  
Marietta, Georgia 30068

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) hereby orders you, Barbara M. Moss, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act (“GRMA”), O.C.G.A. § 7-1-1000 *et seq.* The Department has documentation showing that you violated GRMA. Specifically, the Department has evidence showing that you made false statements or misrepresented material facts to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6); employed a person against whom a final cease and desist order had been issued within the three preceding years for O.C.G.A. § 7-1-1013 violations in violation of O.C.G.A. § 7-1-1004(i); employed a felon in violation of O.C.G.A. § 7-1-1004(d); failed to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03; and transacted business in violation of O.C.G.A. § 7-1-1002(a) and (b) with a person who is unlicensed and unregistered, not exempt from licensing and registrations requirements and who is not an employee of a mortgage broker or lender. Further, in violation of O.C.G.A. § 7-1-1002(c), you directly or indirectly controlled a person who violated O.C.G.A. § 7-1-1002(a) and (b).

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Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division