

**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*

*Robert M. Braswell*  
*Commissioner*

January 20, 2009

**VIA REGULAR AND CERTIFIED MAIL – 7005 1820 0006 4359 1306**

Mr. Stilianos “Stan” Mavroulis, President  
Fidelity Home Mortgage Corporation, #17079  
1012 North Point Road  
Baltimore, MD 21224

### **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, Stilianos Mavroulis, 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.* Specifically, the Department has evidence that during an examination of Fidelity Home Mortgage Corporation, you purposefully withheld information requested by an examiner of the Department in violation of O.C.G.A. § 7-1-1013(11).

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. The hearing will be held before an administrative law judge of the Office of State Administrative Hearings. You may retain counsel of your choice and subpoena witnesses and documentary evidence. The Office of the Attorney General will represent the Department.

The request for a hearing must be made in writing within twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty 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 from employing you for a period of five years to perform any functions governed by the 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 Felicia Faison-Holmes, 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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Sonny Perdue  
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Commissioner

January 20, 2009

**VIA REGULAR AND CERTIFIED MAIL – 7005 1820 0006 4359 1313**

Mr. Vasilios "Bill" Mavroulis, Vice President  
Fidelity Home Mortgage Corporation, #17079  
1012 North Point Road  
Baltimore, MD 21224

### **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, Vasilios Mavroulis, 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.* Specifically, the Department has evidence that during an examination of Fidelity Home Mortgage Corporation, you purposefully withheld information requested by an examiner of the Department in violation of O.C.G.A. § 7-1-1013(11).

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Rod Carnes, CFE

Deputy Commissioner

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