

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

COMPLETE CHOICE FINANCIAL SOLUTIONS,
LLC

Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Respondent

DA VIDA M. ROBERTS

Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Respondent

FILED

APR 28 2009

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

DOCKET NO. DBF-MBL-09-006

CONSENT ORDER

On February 12, 2009, the Georgia Department of Banking and Finance ("Department") issued a proposed Notice of Intent to Revoke Annual License to Complete Choice Financial Solutions, LLC, mortgage broker license number 18535, for violations of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA"), including making false statements or misrepresenting material facts to lenders in violation of O.C.G.A. § 7-1013(1), (2) and (6); possessing blank signed documents in loan files in violation of O.C.G.A. § 7-1-1013(8); and, failing to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-1-.03.

On this same day, the Department issued a proposed Order to Cease and Desist to Da Vida M. Roberts, Owner of Complete Choice Financial Solutions, LLC, for making false statements or misrepresenting material facts to lenders in violation of O.C.G.A. § 7-1013(1), (2) and (6); possessing blank signed documents in loan files in violation of O.C.G.A. § 7-1-1013(8); and, failing to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-1-.03. On March 5, 2009 the proposed Cease and Desist Order issued to Ms. Roberts became final.

On March 26, 2009, the Department issued an Amended Notice of Intent to Revoke Annual License in which it was alleged that Complete Choice Financial Solutions, LLC also employed a person against whom a final cease and desist order was issued within the five preceding years for violations of O.C.G.A. § 7-1-1013 in violation of O.C.G.A. § 7-1-1004(i); transacting 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, in violation of O.C.G.A. § 7-1-1002(c) directly or indirectly controlled a person who violated O.C.G.A. § 7-1-1002(a) and (b).

The parties have reached a settlement of the issues raised by the proposed Notice of Intent to Revoke Annual License and have agreed to the following resolution:

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the revocation of the mortgage broker's license of Complete Choice Financial Solutions, LLC will be final and will be published by this Department. Complete Choice Financial Solutions, LLC will never apply to the Department for another mortgage broker license and never submit an application for a mortgage lender's license.

2. The Department shall rescind the Cease and Desist Order issued to Ms. Roberts.

3. Ms. Roberts is prohibited from directing the affairs of a mortgage broker or mortgage lender or from acting as a director, officer, partner, equitable owner, or any other equivalent role for a mortgage broker or mortgage lender during the five-year period following the date of entry of this Consent Order. Further, Ms. Roberts is prohibited from acting as a branch manager for a Georgia mortgage broker or Georgia mortgage lender during this five-year period.

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

5. Ms. Roberts shall only be affiliated with a Georgia mortgage broker or Georgia mortgage lender as a W-2 employee for five years from the date of entry of this Consent Order. If Ms. Roberts were ever to work in the mortgage industry during this five-year period, she must notify the Department

in writing within seven (7) days of the name and address of each and every employer for whom she may work either in her individual capacity as a W-2 employee or an independent contractor; or, as the owner or officer of a corporation, partnership or limited liability company contracted to perform mortgage industry related work.

6. Ms. Roberts shall complete a 4-hour educational course in Mortgage Fraud within 60 days of the entry of this Consent Order. Ms. Roberts shall cause to be submitted to the Department a copy of a certificate issued by the education provider(s) documenting her successful completion of this requirement, which subsequently may be verified by the Department.

7. Ms. Roberts will strictly comply with the terms of this Consent Order, the Georgia Fair Lending Act, O.C.G.A. § 7-6A-1 *et seq.*, and GRMA, as well as the Department's Rules enacted pursuant thereto. Failure to do so may result in additional administrative action being brought against Ms. Roberts.

8. Ms. Roberts shall maintain on file with the Department current contact information including, but not limited to, Ms. Roberts' legal name, home mailing address, telephone number and personal e-mail address by providing the Department written notification immediately of any changes thereto.

9. Complete Choice Financial Solutions, LLC shall contribute \$500.00 to the State Regulatory Registry, LLC, a wholly-owned subsidiary of the Conference of State Bank Supervisors ("CSBS") to support the Nationwide Mortgage Licensing System, jointly sponsored by CSBS and the American Association of Residential Mortgage Regulators. This contribution shall be paid in certified funds out of assets acquired by Complete Choice Financial Solutions, LLC or Ms. Roberts after January 11, 2009 to be made payable to the State Regulatory Registry, LLC; and, shall be remitted contemporaneously with the entry of this Consent Order. Ms. Roberts represents and warrants that the assets used to satisfy the contribution requirement were obtained after January 11, 2009.

10. The entry of this Consent Order will resolve the Notice of Intent to Revoke and the Amended Notice of Intent to Revoke pending against Complete Choice Financial Solutions, LLC.

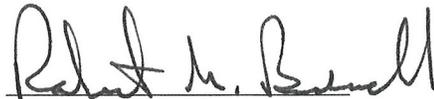
11. All written notifications required by this Consent Order shall be mailed to:

Georgia Department of Banking and Finance
Attention: Director of Mortgage Supervision
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341

12. The terms of this Order may be enforced by the Department in accordance with the remedies afforded by law, including but not limited to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

13. The 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 AND ENTERED, this 28th day of April 2009.

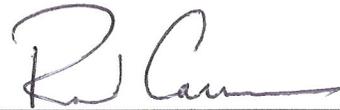


ROBERT M. BRASWELL
Commissioner
Georgia Department of Banking and Finance

Consented to by:



Mrs. Da Vida M. Roberts, Owner
Complete Choice Financial Solutions, LLC
5778 Crest Cove
Lithonia, Georgia 30038



Rod Carnes, Deputy Commissioner
Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341

In her individual capacity and as owner of
Complete Choice Financial Solutions, LLC