

On this same day, the Department issued a proposed Order to Cease and Desist to Farzin “Tony” Amini, the owner of Money Source, for making false statements or misrepresenting material facts to a lender in violations of O.C.G.A. §§ 7-1-1013(1), (2) and (6); failing to maintain indications in borrower files whether loans had points and fees of 5% or more as calculated under the Georgia Fair Lending Act in violation of Department Rule 80-11-2-.02(1)(1); failing to run background checks on all employees in violation of O.C.G.A. § 7-1-1004(e) and (f); and failing to properly maintain a mortgage loan transaction journal in violation of Department Rule 80-11-2-.03.

Hearings were timely requested on April 15, 2008, to appeal the Notice of Intent to Revoke Annual License issued to Money Source and the proposed Order to Cease and Desist issued to Farzin “Tony” Amini.

The parties have discussed a settlement of the issues raised by the Notice of Intent to Revoke Annual License and proposed Order to Cease and Desist and have agreed to a resolution of these matters in their entirety.

Accordingly, it is hereby ORDERED as follows:

1. Within 30 days of the effective date of this Consent Order (the date on which it is accepted by the Department), Farzin “Tony” Amini shall provide to the Department written Fraud Prevention and Detection/Quality Control Procedures that detail the measures that he shall implement on behalf of Money Source and any other Georgia residential mortgage license that he directly or indirectly controls in the future to prevent misrepresentations in loan documents that are transmitted to lenders. For purposes of this Consent Order, “Quality Control” shall mean a system for ensuring the maintenance of proper loan origination and processing standards, especially by periodic, random inspection. Upon approval by the Department, Farzin “Tony” Amini shall immediately put these procedures into operation at the offices of any Georgia

residential mortgage license that he currently directly or indirectly controls or will directly or indirectly control in the future. For purposes of this Consent Order, the phrase “directly or indirectly controls or will directly or indirectly control in the future” shall reference an existing or future interest in a license by Farzin “Tony” Amini as a director, officer, partner, agent, ultimate equitable owner of 10 percent or more of the licensee, or an individual who directs the affairs or establishes policy for the licensee.

2. All residential mortgage loan documents prepared by or on behalf of Farzin “Tony” Amini, Money Source or its employees for submission to lenders shall be in all respects complete, true and accurate to the best of the knowledge of the person(s) completing them. Money Source and/or Farzin “Tony” Amini shall notify the Department in writing within 10 days of receipt of notification by any lender or state or federal regulatory body that any loan document prepared by any agent of Money Source, including Farzin “Tony” Amini or any future licensee directly or indirectly controlled by Farzin “Tony” Amini, was determined to contain any discrepancies, misrepresentations, omissions or falsehoods. Failure of Farzin “Tony” Amini to provide written notification to the Department within this time frame shall be deemed a violation of this Consent Order for which additional administrative action may be taken by the Department.

3. Farzin “Tony” Amini shall complete a 4-hour Department approved educational course in mortgage fraud within 60 days of the entry of this Consent Order. Farzin “Tony” Amini shall cause to be submitted to the Department a copy of a certificate issued by the education provider documenting his successful completion of this requirement, which subsequently may be verified by the Department. None of the 4 hours of education obtained by Farzin “Tony” Amini pursuant to this Consent Order shall qualify to be applied towards the

Department's 12-hour continuing education requirement that must be met in order to renew the mortgage broker license of Money Source during 2009 or after.

4. For any Georgia residential mortgage license that he directly or indirectly controls or will directly or indirectly control in the future, Farzin "Tony" Amini shall perform background checks for all new employees within 10 days of their initial hire. All background checks of employees that handle Georgia residential loan transactions shall be processed by the Georgia Crime Information Center. No individual shall be employed by Money Source or Farzin "Tony" Amini if the employee is a first offender under sentence for a felony, or has been convicted of or pled nolo contendere to a felony for which a pardon or other restoration of rights has not been obtained. Annually, Farzin "Tony" Amini will have the Georgia Crime Information Center perform background checks on all existing employees of any Georgia residential mortgage license that he directly or indirectly controls or will directly or indirectly control.

5. For any Georgia residential mortgage license that he directly or indirectly controls or will directly or indirectly control in the future, Farzin "Tony" Amini shall maintain a complete and current journal of mortgage loan transactions that shall include, at a minimum, the following information:

- (a) The full name of borrowers and co-borrowers;
- (b) Social security numbers of borrowers and co-borrowers;
- (c) The application dates;
- (d) The names of loan officers responsible for loan applications whose names also appear on the applications; and,
- (e) The dispositions of the applications and the disposition dates.

Failure of Farzin "Tony" Amini to make an entry to the journal within seven (7) business days from the date of the occurrence of the event required to be recorded in the journal shall be deemed a failure to keep the journal current and a violation of this Consent Order.

6. As provided for in Department Rule 80-11-2-.02(1), Money Source shall be required to maintain an indication in each of its mortgage loan files whether any loan that it brokers under the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.*, has points and fees of 5% or more as calculated by the Georgia Fair Lending Act, O.C.G.A. § 7-6A-1 *et seq.*

7. Money Source and Farzin "Tony" Amini will strictly comply with the terms of this Consent Order, the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 et seq., as well as the Department's rules enacted pursuant thereto. Failure to do so may result in administrative action being brought against Money Source and Farzin "Tony" Amini.

8. All document submissions, written notifications and requests for approval required by this Consent Order shall be mailed to:

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

9. Money Source withdraws its request for a hearing regarding the proposed Notice of Intent to Revoke Annual License issued by the Department on April 4, 2008.

10. The Department shall withdraw the proposed Notice of Intent to Revoke Annual License issued to Money Source by the Department after the entry of this Consent Order.

11. Farzin "Tony" Amini withdraws his request for a hearing regarding the proposed Order to Cease and Desist issued by the Department on April 4, 2008.

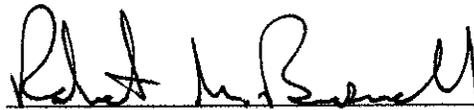
12. The Department shall withdraw the proposed Order to Cease and Desist issued to Farzin "Tony" Amini following the entry of this Consent Order.

13. The entry of this Consent Order will resolve the matters pending against Money Source and Farzin "Tony" Amini that were identified by the Department in its Notice of Intent to Revoke Annual License and proposed Order to Cease and Desist.

14. The terms of this Order may be enforced by the Department pursuant to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

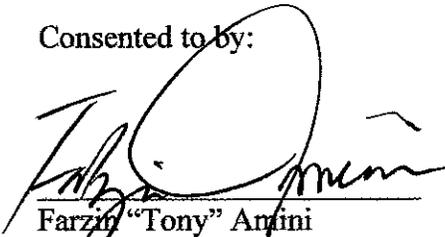
15. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED, this ^{8 hrs} ~~2~~ day of June 2009.



ROBERT BRASWELL
Commissioner
Georgia Department of Banking and Finance

Consented to by:



Farzin "Tony" Amini
1240 Powers Ferry Common
Suite Number 100
Marietta, Georgia 30067
Individually and in his capacity as owner of
Money Source, Inc.



Rod Carnes
Deputy Commissioner
Non-Depository Financial Institutions
GA Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341