

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

AYANA EVANS,

Petitioner,

v.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE,

Respondent.

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Docket Number:
DBF-MBL-09- 016

FILED

AUG 3 1 2009

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

CONSENT ORDER

On July 20, 2007, the Georgia Department of Banking and Finance (“Department”) issued a proposed Order to Cease and Desist to Ayana Evans alleging that she made misrepresentations to lenders in violation of O.C.G.A. § 7-1-1013(1), (2) and (6). A hearing was timely requested by Ayana Evans to contest the issuance of the proposed Order to Cease and Desist. The parties have discussed a settlement of the issues raised by the proposed Order to Cease and Desist and have agreed to a resolution of this matter in its entirety.

It is hereby ORDERED as follows:

1. During the 5-year period following the effective date of this Consent Order (the date on which the Consent Order is accepted by the Department), Ayana Evans shall provide the Department with written notification of the name(s) and address(es) of any Georgia residential mortgage licensee(s) by whom she is employed. Any notifications to the Department pursuant to this provision of the Consent Order shall be made within 7 days of the date on which Ayana Evans commences new employment for any Georgia residential mortgage licensee.

2. Ayana Evans shall complete a 4-hour Department approved education course in mortgage fraud prevention within 60 days of the entry of this Consent Order. Ayana Evans shall cause to be submitted to the Department a copy of a certificate issued by the education provider documenting her successful completion of this requirement, which subsequently may be verified by the Department. None of the 4 hours of education obtained by Ayana Evans pursuant to this Consent Order shall qualify to be applied towards the Department's 2010 mortgage loan originator continuing education requirement.

3. Ayana Evans will strictly comply with the terms of this Consent Order, the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 et seq., including, but not limited to, O.C.G.A. § 7-1-1013(1), (2) and (6), as well as the Department's Rules enacted pursuant thereto. Failure to do so may result in additional administrative action being brought against Ayana Evans.

4. 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

5. The Department shall withdraw the proposed Order to Cease and Desist issued to Ayana Evans on July 20, 2007.

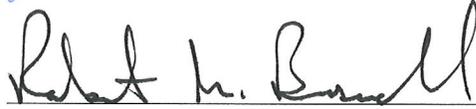
6. Ayana Evans withdraws her request for a hearing made in response to the proposed Order to Cease and Desist that was issued to her.

7. The entry of this Consent Order will resolve the matters pending against Ayana Evans that were identified by the Department in its proposed Order to Cease and Desist.

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

9. 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 ~~16~~^{31st} day of August 2009.

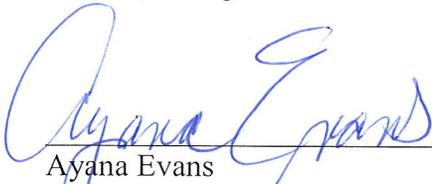


ROBERT BRASWELL
Commissioner
Georgia Department of Banking and Finance

Consented to by:



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



Ayana Evans
4035 Big Sage Drive
Atlanta, Georgia 30349