



# 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

March 22, 2010

VIA REGULAR AND CERTIFIED MAIL – 91 7108 2133 3937 2540 3144

Vanessa Elmore  
4002 Highway 78  
Snellville, Georgia 30039

FILED

APR 22 2010

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

## 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, Vanessa Elmore, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that you violated O.C.G.A. § 7-1-1002 by engaging in residential mortgage broker/lending activities for Family Home Loans, LLC without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). However, within this thirty-day period you may provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If such information is provided, that portion of the Cease and Desist Order shall be rescinded. Should you have any questions concerning this matter, please direct them to Helen O’Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

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