



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

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Nathan Deal
Governor

Robert M. Braswell
Commissioner

March 30, 2011

FILED

APR 27 2011

Amin Budhwani, President
Trend Stitchers International, Inc.
d/b/a Conoco Truck Stop
3000 Moreland Avenue
Conley, Georgia 30288

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-707(e)(1), the Georgia Department of Banking and Finance ("Department") orders you, Amin Budhwani, to cease and desist from engaging in activities that are in violation of the laws and rules regulating the check cashing industry in Georgia, O.C.G.A. § 7-1-700 *et seq.* More specifically, the Department has evidence showing that you were convicted of a felony while serving in the capacity as the president of Trend Stitchers International, Inc. in violation of O.C.G.A. § 7-1-702(b); purposefully withheld, deleted, destroyed, or altered information requested by an examiner of the Department and/or made false statements or material misrepresentations to the Department in violation of O.C.G.A. § 7-1-707(a)(1)(E); made a false statement in the renewal application you filed for a check casher registration and/or failed to give a true reply to a question in such application in violation of O.C.G.A. § 7-1-707(a)(1)(C); demonstrated your incompetency and/or untrustworthiness as a registered casher of checks in violation of O.C.G.A. § 7-1-707(a)(1)(D); and committed fraud, engaged in dishonest activities, and/or made misrepresentations in violation of O.C.G.A. § 7-1-707(a)(1)(A).

Pursuant to O.C.G.A. § 7-1-707(e)(1), you may request a hearing to contest the issuance of this Order to Cease and Desist. At this hearing, which will be before an administrative law judge of the Office of State Administrative Hearings, the Department will present its evidence and be represented by the Office of the Attorney General. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

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 to Cease and Desist, this Order to Cease and Desist shall become final. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Senior Attorney, at (770) 986-1649.

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