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Department of Banking and Finance

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Atlanta, Georgia 30341-5565

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GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Nathan Deal
Governor

Robert M. Braswell
Commissioner

April 12, 2011

VIA CERTIFIED MAIL – 91 7108 2133 3938 7954 8562

Short Sale Agent, LLC f/k/a Short Sale Realtor, LLC dba short-sale-agent.com
c/o Matthew Sipera, Agent/Short Sale Specialist
6625 Highway 53 East, Suite 410-54
Dawsonville, Georgia 30534

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, **Short Sale Agent, LLC f/k/a Short Sale Realtor, LLC dba short-sale-agent.com**, 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* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Short Sale Agent, LLC f/k/a Short Sale Realtor, LLC dba short-sale-agent.com** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities 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). The Department, however, may rescind the Order to Cease and Desist if within this thirty-day period you provide the Department with documentation showing that **Short Sale Agent, LLC f/k/a Short Sale Realtor, LLC dba short-sale-agent.com** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption exists, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Felicia Faison-Holmes, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

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