



## Department of Banking and Finance

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Atlanta, Georgia 30341-5565

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Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

**FILED**

OCT 07 2011

**GEORGIA DEPARTMENT OF  
BANKING AND FINANCE**

August 26, 2011

Shane Preston Wilcher  
155 Lone Bear Drive  
Waleska, Georgia 30183

### 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, Shane Preston Wilcher, 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.* Specifically, the Department has evidence that you directly or indirectly engaged in the activities of a mortgage loan originator and/or mortgage broker and/or mortgage lender without first obtaining and maintaining the requisite residential mortgage license(s) in violation of O.C.G.A. §§ 7-1-1001.1 and 7-1-1002.

This Order to Cease and Desist 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 you possessed a valid license(s) or qualify for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license(s) or applicable exemption from licensure exists, this Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). As a result, a Georgia licensed mortgage broker/mortgage lender will be prohibited from employing you for a period of five years to perform any functions governed by the Georgia Residential Mortgage Act. O.C.G.A. § 7-1-1004.

Should you have any questions concerning this matter, please contact 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