



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

October 31, 2011

**ATTENTION:** Ronald Ray Fleischman, CEO  
Homeowners Assistance Corporation

**VIA REGULAR & CERTIFIED MAIL – 91 7108 2133 3939 0837 3752**

2920 Marietta Highway, Suite 124  
Canton, GA 30114

**VIA REGULAR & CERTIFIED MAIL – 91 7108 2133 3939 0837 3745**

820 Golden Wood Trace  
Canton, GA 30114

**FILED**

**DEC 07 2011**

**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, **Homeowners Assistance Corporation dba myloanmod.biz**, 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 **Homeowners Assistance Corporation dba myloanmod.biz** 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 **Homeowners Assistance Corporation dba myloanmod.biz** 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