

BEFORE THE DEPARTMENT OF BANKING AND FINANCE  
STATE OF GEORGIA

FILED

JAN 25 2012

AMY BUDRYS

Petitioner

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

vs.

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

DOCKET NO. DBF-MBL-11-005

Respondent

CONSENT ORDER

On March 11 and 17, 2011, respectively, the Georgia Department of Banking and Finance ("Department") issued an Order to Cease and Desist and a Notice of Intent to Revoke Mortgage Loan Originator's License to Amy Budrys, mortgage loan originator license number 25127, Nationwide Mortgage Licensing System ("NMLS") number 201348, for violating O.C.G.A. § 7-1-1002 of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA") by engaging in residential mortgage brokering activities without a valid mortgage broker license or pursuant to an applicable exemption.

Hearings were timely requested to appeal the Order to Cease and Desist and the Notice of Intent to Revoke Mortgage Loan Originator License issued to Ms. Budrys.

The parties have reached a settlement regarding the Order to Cease and Desist and the Notice of Intent to Revoke Mortgage Loan Originator's License and have agreed to a resolution of those matters in their entirety. Without admitting or denying the allegations set forth in the Order to Cease and Desist or the Notice of Intent to Revoke Mortgage Loan Originator's License, Ms. Budrys hereby knowingly, willingly, voluntarily, and irrevocably consents to the entry of this Consent Order issued pursuant to the Department's authority under GRMA and states that she understands all of the terms and conditions contained herein.

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the mortgage loan originator's license of Ms. Budrys will be deemed surrendered. For five years from the entry of this consent order, Ms. Budrys will not apply for another mortgage loan originator's license from the Department. Ms. Budrys will not submit an application for a mortgage broker or mortgage



lender license to the Department and will not seek licensure from this Department for any entity for which she is a director, officer, partner, equitable owner, or any other equivalent role for five (5) years from the date of entry of this Consent Order.

2. Upon entry of this Order, the Order to Cease and Desist issued to Ms. Budrys will become final.

3. Ms. Budrys waives her right to hearings regarding the Order to Cease and Desist issued on March 11, 2011, and the Notice of Intent to Revoke Mortgage Loan Originator's License issued on March 17, 2011.

4. The Department shall withdraw the Notice of Intent to Revoke Mortgage Loan Originator's License issued on March 17, 2011.

5. The terms of this Consent Order may be enforced by the Department in accordance with and pursuant to state law including but not limited to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

6. The Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED AND ENTERED, this 25<sup>th</sup> day of January, 2012.



ROBERT M. BRASWELL  
Commissioner  
Georgia Department of Banking and Finance

Consented to by Amy Budrys Date 1-5-12  
Amy Budrys  
Milledgeville, Georgia  
NMLS# 201348

RIC Date 01/25/12  
Rod Carnes, Deputy Commissioner  
Georgia Department of Banking and Finance  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341