



Department of Banking and Finance

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Nathan Deal
Governor

Kevin B. Hagler
Commissioner

May 29, 2014

VIA CERTIFIED and REGULAR MAIL

FILED

Christopher Darren Crosby
906 Altamira Lane
Sandy Springs, Georgia 30350

Christopher Darren Crosby
c/o Franzen & Salzano
40 Technology Pkwy S
Norcross, GA 30092

SEP 12 2014

GEORGIA DEPARTMENT OF
BANKING AND FINANCE

Ga. DBF: 25304; NMLS: 162397

AMENDED 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, Christopher Darren Crosby 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"). Specifically, during an examination of Cornerstone Mortgage Company d/b/a Brayden Capital Home Loans (NMLS No. 2258), the Department obtained evidence that you made false statements or material misrepresentations to the Department in violation of O.C.G.A. § 7-1-1013(11). Additionally, in violation of O.C.G.A. § 7-1-1002(a)-(c) you transacted business with a person who is unlicensed and unregistered, not exempt from licensing and registration requirements and/or directly or indirectly controlled a person who violated O.C.G.A. §7-1-1002(a) and (b).

Pursuant to the provisions of O.C.G.A. §7-1-1018, you may request a hearing to contest this Order. The hearing will be held at the main office of the Department before its Commissioner. You must appear in person at the hearing. You may retain counsel of your choice and 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 this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing for a period of five years to perform any function governed by the Act. O.C.G.A. §7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not required to be licensed by this Department. Should you have any questions concerning this matter, please contact Morgan Clemons, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

[Handwritten signature of Rod Carnes]

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