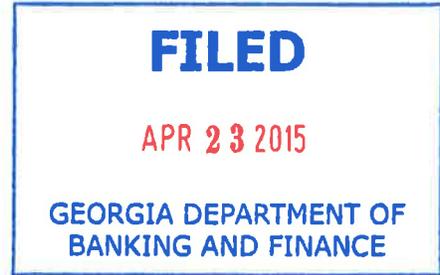


**BEFORE THE GEORGIA DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA**



CORNERSTONE HOME LENDING, INC.
Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE
Respondent

DOCKET NO. DBF-MBL-~~15~~-003

JUDITH ANN BELANGER
Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE
Respondent

MARCUS NEELY LAIRD
Petitioner

vs.

GEORGIA DEPARTMENT OF
BANKING AND FINANCE
Respondent

CONSENT ORDER

On August 12, 2014, the Georgia Department of Banking and Finance (“Department”) issued a Notice of Intent to Revoke Annual License to Cornerstone Home Lending, Inc. (“Cornerstone Home Lending”), mortgage lender license number 21877, National Mortgage Licensing System (“NMLS”) number 2258, for violations of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* (“GRMA”), including violating a final order previously issued by the Department in violation of O.C.G.A. § 7-1-1017(a)(1). Specifically, on July 21, 2011, the parties entered into a Consent Order to resolve previous administrative action against Cornerstone Home Lending and its owners, Judith Ann Belanger and Marcus Neely Laird. The Consent Order provided in relevant part that Cornerstone Home

Lending strictly comply with the terms of the Consent Order, the GRMA, and Department Rules, and that failure to comply may result in additional administrative action.

Also on August 12, 2014, the Department issued proposed Orders to Cease and Desist to Judith Ann Belanger and Marcus Neely Laird for violations of the GRMA.

Hearings were timely requested to contest the Notice of Intent to Revoke Annual License and the proposed Orders to Cease and Desist.

The Petitioners neither admit nor deny the violations asserted in the Notice of Intent to Revoke Annual License and the proposed Orders to Cease and Desist.

The parties have reached a settlement of the issues raised in the Notice of Intent to Revoke Annual License and the proposed Orders to Cease and Desist and have agreed to a resolution of those matters in their entirety.

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the mortgage lender's license for Cornerstone Home Lending will be deemed to be voluntarily surrendered. The surrender of the mortgage lender's license will be published by the Department and the NMLS.

2. Judith Ann Belanger and Marcus Neely Laird shall be prohibited from directing the affairs of a Georgia mortgage broker or Georgia mortgage lender or acting as a director, officer, partner, equitable owner, or any other equivalent role for a licensed Georgia mortgage broker or a licensed Georgia mortgage lender for a period of five (5) years.

3. Judith Ann Belanger and Marcus Neely Laird shall be prohibited from making an application for a Georgia mortgage broker's license or a Georgia mortgage lender's license, either in their individual capacity or as an owner or officer of a corporation, partnership, or limited liability company for a period of five (5) years.

4. Cornerstone Home Lending shall pay fines in the amount of twenty-eight thousand five hundred dollars (\$28,500) to the Department in connection with the violations for which the Notice of

Intent to Revoke Annual License, dated August 12, 2014, was issued. This amount shall be paid via NMLS Agency Fee Invoice or in certified funds and shall be remitted to the Department prior to, but no later than contemporaneously with, the entry of this Order.

5. Cornerstone Home Lending shall contribute five thousand dollars (\$5,000.00) to the State Regulatory Registry, LLC, a wholly-owned subsidiary of the Conference of State Bank Supervisors (“CSBS”) to support the NMLS, jointly sponsored by CSBS and the American Association of Residential Mortgage Regulators. This contribution shall be paid in certified funds made payable to the State Regulatory Registry, LLC, and shall be remitted contemporaneously with the entry of this Consent Order.

6. Within five (5) business days of the date of entry of this Consent Order, Judith Ann Belanger and Marcus Neely Laird shall update their responses to the Regulatory Action Disclosure Questions on their MU-2 filings on the Nationwide Multi-State Licensing System and Registry to reflect the existence of this final administrative action against them and the restrictions set forth herein.

7. Within five (5) business days of the date of entry of this Consent Order, responses to the Regulatory Action Disclosure Questions on the MU-1 filing on the Nationwide Mortgage Licensing System and Registry shall be updated to reflect the existence of this final administrative action against Cornerstone Home Lending and the restrictions set forth herein.

8. Cornerstone Home Lending hereby withdraws its request for a hearing regarding the Notice of Intent to Revoke Annual License issued on August 12, 2014.

9. Judith Ann Belanger and Marcus Neely Laird hereby withdraw their requests for hearings regarding the proposed Orders to Cease and Desist issued on August 12, 2014.

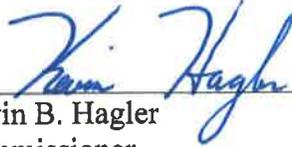
10. The Department shall rescind the Notice of Intent to Revoke Annual License issued to Cornerstone Home Lending on August 12, 2014.

11. The Department shall rescind the proposed Orders to Cease and Desist issued to Judith Ann Belanger and Marcus Neely Laird on August 12, 2014.

12. The terms of this Consent Order may be enforced by the Department pursuant to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

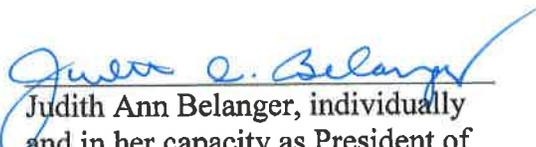
13. This Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED AND ENTERED, this 23rd day of April 2015.



Kevin B. Hagler
Commissioner
Georgia Department of Banking and Finance

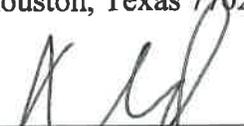
Consented to by:



Judith Ann Belanger, individually
and in her capacity as President of
Cornerstone Home Lending, Inc.
1177 West Loop South, Suite 200
Houston, Texas 77027



Rod Carnes, Deputy Commissioner
Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341



Marcus Neely Laird, individually
and in his capacity as CEO of
Cornerstone Home Lending, Inc.
1177 West Loop South, Suite 200
Houston, Texas 77027