



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Nathan Deal
Governor

Robert M. Braswell
Commissioner

July 20, 2012

VIA CERTIFIED MAIL

Mr. Elliot Mark Kaplan
Gold Star Mortgage Financial Group, Corporation
1640 W Oakland Park Blvd, Suite 301
Oakland Park, Florida 33311

FILED

AUG 27 2012

**GEORGIA DEPARTMENT OF
BANKING AND FINANCE**

NMLS No. 377443

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, **Elliot Mark Kaplan**, 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. During an examination of Gold Star Mortgage Financial Group, Corporation (NMLS No. 3446), the Department obtained documentation that **Elliot Mark Kaplan** 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 **Elliot Mark Kaplan** 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 Morgan Clemons, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division