



Department of Banking and Finance

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Nathan Deal
Governor

Kevin B. Hagler
Commissioner

June 6, 2018

DEPARTMENT CONTACT:
(770) 986-1649

VIA CERTIFIED MAIL

Housing Solutions & Development, LLC
d/b/a Bill King's Housing Solutions
2254 Highway 84 West
Valdosta, Georgia 31601



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, Housing Solutions & Development, LLC, 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.* ("GRMA"). 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 evidence that Housing Solutions & Development, LLC violated the GRMA, 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 (30) 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 Housing Solutions & Development, LLC 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).

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

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