



# Department of Banking and Finance

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Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

**FILED**

February 5, 2014

**MAR 10 2014**

## VIA CERTIFIED and REGULAR MAIL

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

Jeremy S. Owens  
Brand Mortgage Group, LLC  
1255 Lakes Parkway Building 300, Suite 300  
Lawrenceville, GA 30043

Jeremy S. Owens  
94 Branhan St. NE  
Atlanta, Georgia 30317

NMLS No.: 627356

### 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 **Jeremy S. Owens**, 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"). During the course of the investigation of Jeremy S. Owens' mortgage loan originator license application, the Department discovered that he engaged in unlicensed brokering, lending and/or originating activities without a valid license or pursuant to an applicable exemption, in violation O.C.G.A. § 7-1-1002. The Department did not approve the mortgage loan originator application of Jeremy S. Owens.

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. For a person to transact business as a mortgage loan originator, as defined by O.C.G.A. § 7-1-1000(22), a Georgia Mortgage Loan Originator License is required. Accordingly, no person may transact business as a mortgage loan originator in the state of Georgia prior to obtaining a license from the Department nor while an initial license application is pending. Further, no person exempt from licensing requirements may continue to transact business as a mortgage loan originator in the state of Georgia once the exemption is no longer applicable.

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 **Jeremy S. Owens** 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

91 7199 9991 7032 8719 3697