



## Department of Banking and Finance

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[dbf.georgia.gov](http://dbf.georgia.gov)

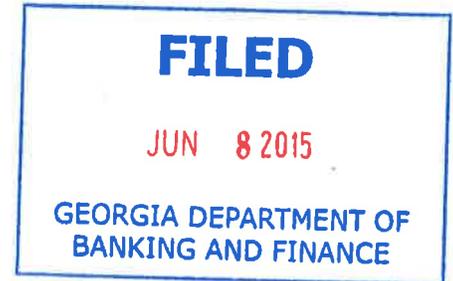
Nathan Deal  
Governor

Kevin B. Hagler  
Commissioner

May 6, 2015

### VIA CERTIFIED MAIL

Liberty One Mortgage  
11012 Ventura Boulevard, Suite 68  
Studio City, California 91604



### 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, **Liberty One Mortgage**, 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 **Liberty One Mortgage** 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 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 **Liberty One Mortgage** 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 Elizabeth Harris, Non-Depository Financial Institutions Division Attorney, at (770) 986-1649.

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