



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

www.gadbf.org

Nathan Deal
Governor

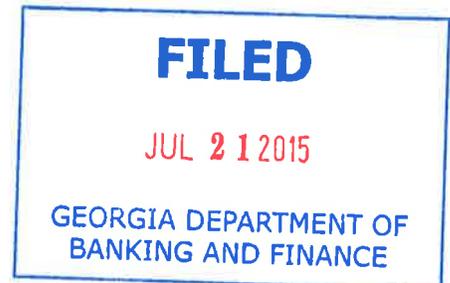
Kevin B. Hagler
Commissioner

March 11, 2015

VIA CERTIFIED MAIL

Mika Lynn Mills
Southpoint Financial Services, Inc
5955 Shiloh Rd E, Suite 200
Alpharetta, GA 30005

GDBF No. 32654; NMLS No. 718803



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, Mika Lynn Mills, 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”). Specifically, the Department has evidence that you made false statements or misrepresented material facts in mortgage loan documents in violation of O.C.G.A. § 7-1-1013(1), (2), and (6). Additionally, in violation of O.C.G.A. § 7-1-1013(11) you provided false information to the Department on your Individual (MU4) form in connection with your 2015 annual license renewal application when asked whether you have ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of 1) violating statute(s), regulation(s), rule(s), or industry standards of conduct or 2) fraud, dishonesty, theft, or the wrongful taking of property.

If you wish to contest this Order to Cease and Desist, you may request a hearing pursuant to O.C.G.A. § 7-1-1018. The hearing request must be made in writing within 20 days of the date of this Notice. The hearing will be held at the main office of the Department before its Commissioner. You must appear in person at the hearing. You may retain counsel of your choice and subpoena witnesses and documentary evidence. If you do not request a hearing within 20 days of the date of this Notice, the Department will enter a Final Order of date of this Order pursuant to O.C.G.A. § 7-1-1018(a). As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of five (5) years to perform any functions governed by the Act. O.C.G.A. § 7-1-1004. This restriction in no way would prohibit you from engaging in business with a mortgage broker or mortgage lender that is not required to be licensed by the Department.

Should you have any questions concerning this matter, please send them by e-mail to dbfmlohearings@dbf.state.ga.us.

Rod Carnes, CFE
Deputy Commissioner
Georgia Department of Banking and Finance