



## Department of Banking and Finance

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Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

June 5, 2012

### VIA CERTIFIED MAIL

Gaylin Ware, Regional Vice President  
Total Choice Corporation  
155 Westridge Pkwy, Suite 307  
McDonough, Georgia 30253

Gaylin Ware, Regional Vice President  
Total Choice Corporation  
4197 Merle Court  
McDonough, Georgia 30252

### 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, **Total Choice Corp.**, 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. The Department has documentation that **Total Choice Corp.** 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 **Total Choice Corp.** 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

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