



**Georgia Department  
of Banking & Finance**

**NON-DEPOSITORY  
FINANCIAL  
INSTITUTIONS**

**Monthly Summary of Mortgage Activities  
For the Period Ending September 2006**

**NEWS ITEMS**

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**Spanish Language  
Mortgage  
Documents**

Fannie Mae and Freddie Mac announced on Sept. 25 that they are jointly making available 83 non-executable Spanish translations of the Fannie Mae/Freddie Mac uniform instruments to help lenders assist Spanish-language borrowers in becoming homeowners. The translations cover 54 security instruments, 20 promissory notes, and nine related documents and are available for all 50 states, the District of Columbia, Guam and the U.S. Virgin Islands. They will be available at no cost to download starting Oct. 2 from [www.efanniemae.com](http://www.efanniemae.com)

&

[www.freddiemac.com/uniform](http://www.freddiemac.com/uniform)

The translations are meant to complement the English-language documents a mortgage borrower would sign. "We encourage the distribution of these complimentary translations to Spanish-language dominant consumers early in the home-buying process, so that potential borrowers can read the mortgage documents written in English with a side-by-side Spanish translation and better understand what they will sign at closing," said Mercy Jimnez, senior vice president of Fannie Mae.

**Written Branch  
Operations Policy:  
REVISITED**

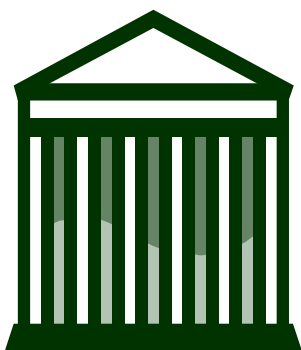
There continues to be confusion over what should be included in a written branch operations policy. A policy that is acceptable to the Department must at a minimum include the following provisions:

- ◆ How the licensee will supervise branch op-

erations (licensee must supervise any branch located in Georgia);

- ◆ How the licensee will report the income and expenses of branches located in Georgia (financial information for the branch);
- ◆ How Georgia branch employees will be paid (all must be W-2 employees of licensee), how the mortgage loan transaction journal will be handled, etc.; and
- ◆ The policy **MUST** include the statement "Branches are under the control of [licensee name goes here] and [licensee name goes here] accepts full responsibility for the actions of branch personnel."

The policy should not be merely a copy of the licensee's employee handbook, operating procedures manual, etc., unless such information is included in these publications and clearly indicated.



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## DeKalb County Flood Information

DeKalb County wanted mortgage licensees to know about DeKalb County's activities under FEMA's Community Rating System Program (CRS). Those activities include a mandate to provide information to the insurance agents, realtors, and mortgage lenders about flood hazards, prevention and mitigation. Maps and publications regarding the CRS are available at the main DeKalb County Public Library at 215 Sycamore Street in Decatur.

The County also has an electronic database listing all residences in the floodplain and Elevation Certificates, which are available to insurance agents, realtors, and mortgage lenders. They also provide free floodplain determinations countywide. Contact Reza Aral at (404) 297-2567 in DeKalb Co. for these services and for information on flood related issues.

*Coming Soon!*

## GTA'S LicenseMatch

The Georgia Technology Authority, in cooperation with the Department of Driver Services and the Department of Banking and Finance, is in the process of developing a program to provide licensees with an additional resource to detect fraud.

"LicenseMatch" is an on-line ID verification tool. Licensees can use the tool to verify data from the state issued driver's license or ID. A false identity can be revealed if the data on the license or ID and the state's records do not match.

The system provides a simple "Match" or "No Match" message when compared to the state database. It also will alert you to the number of times a person has tried to use the ID in the past 48 hours.

"No Match" means there is an inconsistency between the data entered and the state's records.

"Match" provides you a certain level of confidence that the ID is legitimate.

However, due to privacy regulations, LicenseMatch can not reveal the contents of the state records to the user, but it will allow you this additional means to validate the ID of those parties to a loan transaction.

The system is still in development and more information will be provided on access to and cost of the system once it is operational. It should become operational in early 2007.

## DBF'S E-Mail Subscription Service

The Department plans to offer an online subscrip-

tion service beginning in late October that will allow subscribers to choose the publications that are of most interest to them and subscribe or unsubscribe to available publications at any time.

The new online subscription service will allow the Department to deliver publications more efficiently. Subscribers to any of the Department's lists will get periodic publication updates, news releases and information delivered directly to their e-mail account. Subscribers to the Department's lists can expect e-mail updates to arrive from one of the following agency addresses, depending on the list(s) they subscribe to. More information will be provided when the system becomes available.

- ◆ ADMINISTRATIVE ACTIONS
- ◆ BULLETINS
- ◆ LAWS & REGULATIONS
- ◆ MSBNEWS
- ◆ REPORTS
- ◆ SUMMARY

FY 2007  
CONTINUING EDUCATION REMINDER

JUST A REMINDER THAT BROKERS MUST OBTAIN 12 HOURS OF CONTINUING EDUCATION IN A 12 MONTH PERIOD PRIOR TO THE ANNUAL RENEWAL DEADLINE.

CREDITS MUST BE OBTAINED PRIOR TO MARCH 31, 2007. MAKEUP CREDITS CAN BE OBTAINED APRIL 1 TO JUNE 30. FAILURE TO OBTAIN CONTINUING EDUCATION CAN RESULT IN THE IMPOSITION OF FINES AND POSSIBLE NON-RENEWAL OF THE LICENSED

Q&A for CE's  
<http://www.ganet.org/dbf/faqmtg.html>

## UPCOMING SPEAKING ENGAGEMENTS

- ◆ *No speaking engagements or presentations are scheduled for October 2006*



## Useful Links

MORTGAGE FORMS: CODE, REGULATIONS & APPLICATIONS  
[HTTP://WWW.STATE.GA.US/MORTGAGE\\_FORMS.HTML](http://www.state.ga.us/mortgage_forms.html)

UPDATING LICENSE INFORMATION  
[HTTP://WWW.STATE.GA.US/DBF/MORTGAGE\\_FORMS.HTML#ONLINE](http://www.state.ga.us/DBF/MORTGAGE_FORMS.HTML#ONLINE)

PRESS RELEASES  
[HTTP://WWW.GANET.ORG/DBF/BULLETINS.HTML](http://www.ganet.org/DBF/BULLETINS.HTML)

*In Remembrance – Jenny Neville (1942 - 2006)*



The Department is saddened to report the untimely passing of Jenny Neville on September 11, 2006. Jenny had recently retired from the Department after 24+ years of faithful service. While employed with the Department, she served in various positions of responsibility, both in the field and in the administrative office.

Jenny received an Associates Degree from Columbus College and a BBA from Georgia State University. She began her career with the Department in 1982 and served as a field examiner in Districts 3 (College Park) and 2 (Stone Mountain). She began assisting the Department's Mortgage Division in 1993 as a Consumer Specialist, after having served a number of years as a Senior Financial Examiner in District 2. In October of 1997, she was selected to fill the Legal and Consumer Affairs Specialist position, where she remained until her retirement on July 1, 2006.

Because of the care and responsiveness she demonstrated in assisting consumers, Jenny was selected from a number of candidates as the Department's Customer Service Award recipient in 2004.

Jenny was eager to travel and loved the back roads, was always willing to help anyone if it was within her ability, loved the arts, especially literature and theater, and appreciated her friends.

Jenny had been an active participant, as well as periodic Department Coordinator, for annual CANHunger Holiday Food Drives (Atlanta Community Food Bank) and had been involved in various charitable efforts through her church. Many people were not aware of Jenny's efforts behind the scenes to help and serve others within the DBF family and in the community. Her desire to be of service truly extended beyond her professional role, and she will be truly missed by many.

Governor Sonny Perdue has a campaign to put new emphasis on customer service, emphasizing **easier** access to government services, **faster** processes so customers can get business done quickly, and **friendlier** service in a customer-focused, goal-oriented culture. It is the Department's goal to provide excellent customer service, meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals for going above and beyond in serving our customers:

- ♦ **Janet Anderson, Review Examiner (Non-Depository Financial Institutions):** *Janet received two complimentary e-mails stating: "You have been so wonderful to work with. If you would, please forward this last email to any sort of supervisor or managerial person to let them know what a wonderful job you are doing. It truly is a pleasant change to deal with someone who seems to genuinely care about helping you and doesn't make you feel like an inconvenience." and "thank you and your staff for being so courteous each time we have spoken by phone."*
- ♦ **Brenda Harrell, Secretary III (Non-Depository Financial Institutions):** *Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes received a message from a licensee stating that Brenda had been very helpful and that he was grateful for her assistance.*

## CONGRATULATIONS AND GREAT JOB!!

FASTER. FRIENDLIER. EASIER.



The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers, lenders, and processors, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

## CEASE AND DESIST ORDERS—ISSUED

- ◆ **Archway Mortgage Corporation, Lilburn, GA (license no. 18571)** – Cease and Desist Order issued August 16, 2006 became final on September 14, 2006.
- ◆ **Allstate Equity Mortgage, Inc, Woodstock, GA (license no. 16936)** – Cease and Desist Order issued August 17, 2006 became final on September 18, 2006.
- ◆ **American Castle Development and Sales, Inc., dba Taylor Made Mortgage, Douglas, GA (license no.19627)** – Cease and Desist Order issued August 16, 2006 became final on September 14, 2006.
- ◆ **FMT Mortgage of America, LLC, Fort Myers, FL (license no. 19412)** – Cease and Desist Order issued August 25, 2006 became final on September 24, 2006.
- ◆ **First Capital Corporation, Inc., Duluth, GA** – Cease and Desist Order issued August 24, 2006 became final on September 24, 2006.
- ◆ **Georgia Southern Mortgage Group, Inc, Roswell, GA (license no. 20383)** – Cease and Desist Order issued August 25, 2006 became final on September 15, 2006.
- ◆ **NorthPoint Capital, Roswell, GA (license no. 20653)** – Cease and Desist Order issued August 29, 2006 became final on September 28, 2006.
- ◆ **Ohio Mortgage Company, Inc., dba OMC Lending, Brooklyn, OH (license no. 12243)** – Cease and Desist Order issued August 29, 2006 became final on September 28, 2006.
- ◆ **Quintons, Joseph C., Ellenwood, GA** – Cease and Desist Order issued August 23, 2006 became final on September 8, 2006.
- ◆ **Southeast Funding Associates, LLC, Atlanta, GA (license no. 17011)** – Cease and Desist Order issued August 29, 2006 became final on September 28, 2006.
- ◆ **Signature Financial, LLC, Miami Beach, FL (license no. 20842)** – Cease and Desist Order issued August 7, 2006 became final on September 6, 2006.
- ◆ **Stewart, Kevin B. dba Mortgage Venue (The), Tucker, GA (license no. 18285)** – Cease and Desist Order issued August 16, 2006 became final on September 14, 2006.

## CEASE AND DESIST ORDERS—LIFTED OR RESCINDED

- ◆ **Alpha Equity Mortgage, Inc., Atlanta, GA (license no. 18413)** – Cease and Desist Order issued July 5, 2006 was rescinded on September 1, 2006.
- ◆ **Diversified Mortgage Processors, Inc, Duluth, GA (license no. 19623)** – Cease and Desist Order issued July 26, 2006 was rescinded on September 29, 2006.
- ◆ **Guaranteed Mortgage Brokers, Inc, Boca Raton, FL (license no. 19099)** – Cease and Desist Order issued June 9, 2006 was rescinded on September 15, 2006.
- ◆ **Star Mark Mortgage and Investments, Athens, GA (license no. 17350)** – Cease and Desist Order issued June 1, 2006 was rescinded on September 15, 2006.

## FINAL CONSENT ORDERS —ISSUED

- ◆ None

## SUPERIOR COURT INJUNCTIONS

- ◆ None

## FINE PUBLICATION

Information regarding fines assessed against a specific licensee, and against whom there are no pending administrative actions, is available on an individual licensee basis by submitting a written request to the following e-mail address: [dbfmort@dbf.state.ga.us](mailto:dbfmort@dbf.state.ga.us)

### FINE REASON

10 Licensees fined for Advertising Violations	79 Licensees fined for \$6.50 fee not paid
1 Licensee fined for Background Checks Violation	2 Licensees fined for loan files not properly maintained
1 Licensee fined for Books & Records	
3 Licensees fined for Acq of 25% of ownership w/o approval	
1 Licensee fined for Change in Management	

**LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN SEPTEMBER 2006**

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RENEWAL	REIN- STATED
21500	Omega Mortgage Corp.	Sudbury	MA	L	09-01-2006	09-01-2006	
21658	East Point Marketing Company, LLC	Atlanta	GA	B	09-01-2006	09-01-2006	
21661	Properties, Financing, Service, Corp.	Weston	FL	B	09-01-2006	09-01-2006	
21668	Apollo Mortgage Group, LLC	Birmingham	MI	B	09-01-2006	09-01-2006	
21678	Seniors First Mortgage Company, LLC	Virginia Beach	VA	B	09-01-2006	09-01-2006	
21721	Acadian Financial Group, LLC	Woodstock	GA	B	09-01-2006	09-01-2006	
21724	Park Avenue Mortgage Group of Florida, Inc.	Palm Beach	FL	L	09-01-2006	09-01-2006	
21727	Knight and Hillyer, LLC	Marietta	GA	B	09-01-2006	09-01-2006	
21728	Complete Mortgage Source, Inc.	Loganville	GA	L	09-01-2006	09-01-2006	
21730	Pryma Lending Group, LLC	Danbury	CT	B	09-01-2006	09-01-2006	
21744	Believe Home Mortgage, LLC	Atlanta	GA	B	09-01-2006	09-01-2006	
21758	Score Funding, LLC	Marietta	GA	B	09-01-2006	09-01-2006	
21759	Advanced Mortgage, LLC (CT)	Dayville	CT	B	09-01-2006	09-01-2006	
21766	PMF, Inc.	Tampa	FL	L	09-01-2006	09-01-2006	
21778	Woodstream Financial Group, LLC	Lawrenceville	GA	B	09-01-2006	09-01-2006	
21794	American Wide Mortgage, Inc.	Atlanta	GA	B	09-01-2006	09-01-2006	
21795	Nationwide Mortgage Lenders Corporation	Fort Lauderdale	FL	B	09-01-2006	09-01-2006	
20960	MTS Financial, LLC *	Villa Rica	GA	L	12-16-2005	09-08-2006	
21575	Duane E. White	Buena Park	CA	B	09-08-2006	09-08-2006	
21686	Unified Financial Group (Inc.)	San Diego	CA	L	09-08-2006	09-08-2006	
21702	ACL Mortgage Solutions, Inc.	Lilburn	GA	B	09-08-2006	09-08-2006	
21734	Quantum Servicing Corporation	Shelton	CT	L	09-08-2006	09-08-2006	
21748	Livingstone Mortgage and Investment Group, LLC	Lilburn	GA	B	09-08-2006	09-08-2006	
21756	First Covenant Financial, Inc.	Lawrenceville	GA	B	09-08-2006	09-08-2006	
21776	American Finance Partners, LLC	Acworth	GA	B	09-08-2006	09-08-2006	
21777	Equity Mortgage Corporation	Alpharetta	GA	B	09-08-2006	09-08-2006	
21800	County Crest Mortgage, Inc.	Brooklyn	NY	B	09-08-2006	09-08-2006	
21802	Charterhouse Mortgage Corporation	Riverdale	GA	B	09-08-2006	09-08-2006	
21660	Castle Mortgage Group, LLC	Jacksonville	FL	B	09-15-2006	09-15-2006	
21684	Fidelity First Mortgage Group, Inc.	Coral Springs	FL	B	09-15-2006	09-15-2006	
21700	Visions Financial Group, Inc.	Annandale	VA	B	09-15-2006	09-15-2006	
21729	Task Mortgage Group, Inc.	Orlando	FL	B	09-15-2006	09-15-2006	
21783	Apex FSL, LLC	Duluth	GA	B	09-15-2006	09-15-2006	
21784	Paradise Mortgage, Inc.	Smyrna	GA	B	09-15-2006	09-15-2006	
21801	1st Decision Mortgage, LLC	Lawrenceville	GA	B	09-15-2006	09-15-2006	
21803	Preferred Lending Solutions, LLC	Cumming	GA	B	09-15-2006	09-15-2006	
21805	Highlands Mortgage Services, Inc.	Atlanta	GA	B	09-15-2006	09-15-2006	

**LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN SEPTEMBER 2006**

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RENEWAL	REINSTATED
21827	Barclays Capital Real Estate Inc.	New York	NY	R	09-15-2006	09-15-2006	
21828	Senderra Funding, LLC	Charlotte	NC	L	09-15-2006	09-15-2006	
21829	Summit Capital Lending, Inc.	Boca Raton	FL	B	09-15-2006	09-15-2006	
21844	Central Funding, Inc.	Duluth	GA	B	09-15-2006	09-15-2006	
21845	Buckhead Solutions, LLC	Atlanta	GA	B	09-15-2006	09-15-2006	
21849	Fidelity Funding Mortgage Corp.	Maitland	FL	L	09-15-2006	09-15-2006	
21850	M I E Financial, Inc.	Arlaington Heights	IL	B	09-15-2006	09-15-2006	
21358	Financial Vue, Inc. *	Atlanta	GA	L	04-14-2006	09-22-2006	
21635	American Mortgage Funding Group, Inc.	Brookline	MA	B	09-22-2006	09-22-2006	
21706	Primary Mortgage Solutions, Inc.	Powder Springs	GA	B	09-22-2006	09-22-2006	
21707	Avanti Financial Network, LLC	Roswell	GA	B	09-22-2006	09-22-2006	
21745	DirectLine Financial, LLC	Decatu	GA	B	09-22-2006	09-22-2006	
21762	Sabrina Storm	Suwanee	GA	B	09-22-2006	09-22-2006	
21796	Small Business Synergy Group, LLC	Atlanta	GA	B	09-22-2006	09-22-2006	
21806	Boykin Insurance & Associates, Inc.	Atlanta	GA	B	09-22-2006	09-22-2006	
21825	Citrus Home Mortgage, Inc.	Jacksonville	FL	B	09-22-2006	09-22-2006	
21832	NTRC Mortgages, LLC	Lithonia	GA	B	09-22-2006	09-22-2006	
21837	Jules Mortgage Finance, LLC	Atlanta	GA	B	09-22-2006	09-22-2006	
21838	Radix Mortgage, LLC	Acworth	GA	B	09-22-2006	09-22-2006	
21853	My South Lending Group, Inc.	Statesboro	GA	B	09-22-2006	09-22-2006	
21862	Mortgage Lending & Investments, Inc.	North Las Vegas	NV	L	09-22-2006	09-22-2006	
21873	Platinum Funding, Inc.	Thomasville	GA	B	09-22-2006	09-22-2006	
16999	Intelli Mortgage Services, Inc. *	Norcross	GA	L	12-21-2001	09-29-2006	
21505	The Mortgage Store of Georgia, Inc.	East Point	GA	B	09-29-2006	09-29-2006	
21709	Capital Mortgage Funding, LLC (Michigan)	Southfield	MI	L	09-29-2006	09-29-2006	
21723	Old Dominion Mortgage, LLC	Richmond	VA	B	09-29-2006	09-29-2006	
21760	Central Georgia Mortgage Company	Hampton	GA	B	09-29-2006	09-29-2006	
21826	LendSouth Mortgage, Inc.	Columbus	GA	B	09-29-2006	09-29-2006	
21830	Aurora Financial Services, Inc.	New Orleans	LA	L	09-29-2006	09-29-2006	
21834	Somerset Investors Corp. (New York)	Melville	NY	L	09-29-2006	09-29-2006	
21897	Contour Mortgage Corporation	East Meadow	NY	L	09-29-2006	09-29-2006	
21898	Foundation Mortgage Group, Inc.	Boca Raton	FL	L	09-29-2006	09-29-2006	
18413	Alpha Mortgage Finance, LLC	Atlanta	GA	B	06-13-2003	09-01-2006	09-01-2006
11689	American Capital Funding, LLC	Marietta	GA	B	06-21-1996	09-15-2006	09-15-2006
11886	Windsor Capital Mortgage Corporation	San Diego	CA	L	11-01-1996	09-15-2006	09-15-2006
14467	Jones & Veal Mobile Homes, Inc.	Waycross	GA	B	03-12-1999	09-15-2006	09-15-2006



**LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN SEPTEMBER 2006**

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RE-	REINSTATED
17350	Star Mark Mortgage and Investments	Athens	GA	B	07-19-2002	09-15-2006	09-15-2006
19099	Guaranteed Mortgage Brokers, Inc.	Boca Raton	FL	B	01-30-2004	09-15-2006	09-15-2006
12435	Success Financial Services, Inc.	Macon	GA	L	05-09-1997	09-29-2006	09-29-2006
19623	Diversified Mortgage Processors, Inc.	Duluth	GA	B	09-17-2004	09-29-2006	09-29-2006

**TOTAL: 77**

*	Upgrade Broker to Lender
+	Downgrade Lender to Broker
#	Upgrade Lender to Registrant
•	Downgrade Registrant to Lender

**MB CODES**  
**B = BROKER**  
**L = LENDER**  
**R = REGISTRANT**

**LICENSEES/REGISTRANTS REVOKED, EXPIRED, SURRENDERED, WITHDRAWN OR DENIED  
IN SEPTEMBER 2006**

ID#	NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
12243	OHIO MTG CO INC	BD		09-28-2006			
13710	WALSH, BENARD	BD		09-06-2006			
13793	HOME SECURITY MTG CORP	LD				09-06-2006	
14022	THOM E BOZEMAN MTG BRK	BD				09-18-2006	
14200	MOLTON, ALLEN & WILLIAMS	LD				09-05-2006	
14457	REPUBLIC MTG INC	BD				09-14-2006	
14516	AMERICORP CREDIT CORP	LD				09-28-2006	
15251	ADVENT MORTGAGE, INC.	BD	09-08-2006				
16118	1ST INTEGRITY MTG CORP	BD				09-19-2006	
16936	ALLSTATE EQUITY MTG INC	BD		09-18-2006			
17011	SE FUNDING ASSOC LLC	BD		09-28-2006			
17294	DIVERSIFIED LENDING INC	BD				09-11-2006	
17520	ACLARIAN INC	BD				09-15-2006	
18552	ENDEAVOR FINL SVCS INC	BD				09-02-2006	
18571	ACHWAY MTG CORP	BD		09-14-2006			
19412	FMT MTG AMER LLC	BD		09-24-2006			

**LICENSEES/REGISTRANTS REVOKED, EXPIRED, SURRENDERED, WITHDRAWN OR DENIED  
IN SEPTEMBER 2006**

ID#	NAME	CODE	REVOKED	EXPIRED	SURREN-	WITHDRAWN	DENIED
19627	AMER CASTLE DEVELOP-	BD		09-14-2006			
19808	DREAMCRAFTERS MTG LLC	BD				09-11-2006	
20141	FRANKLIN, CHERYL C	PD				09-05-2006	
20653	NORTHPOINT CAP	BD		09-28-2006			
20842	SIGNATURE FINL LLC	BD		09-06-2006			
20995	HOME MTG FINL CORP	LD				09-21-2006	
21740	MELMARC MTG INC	BD				09-15-2006	
<b>TOTAL: 23</b>							

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<http://www.state.ga.us/dbf/bulletins.html>

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