



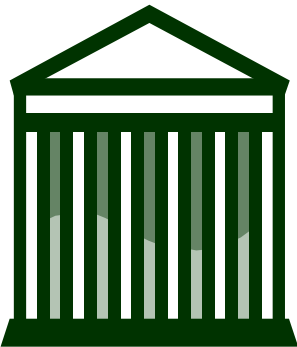
**Georgia Department
of Banking & Finance**

**NON-DEPOSITORY
FINANCIAL
INSTITUTIONS**

Monthly Summary of Mortgage Activities For the Period Ending April 2006

Inside this issue:

2006 Legislation	1
Renewal Information	1
Wages-Fair Labor Standards Act	2
Website URLs-Fines	2
Branch Managers	3
Administrative Actions	4
Fines & Licenses Revoked, Expired...etc.	9
License Approvals	11



**2990 Brandywine Rd.
Suite 200
Atlanta, GA 30341
Phone: 770.986.1269
Fax: 770.986.1029**

NEWS ITEMS

2006 Legislation

The Department did not have a housekeeping bill for the 2006 legislative session. However, Senate Bill 505 regarding changes to Code Section 7-1-1001 of the Official Code of Georgia Annotated, was introduced and was passed by both houses of the legislature and currently awaits the Governor's signature. This bill, amending O.C.G.A. Section 7-1-1001, better known as the "Exemptions.." Section of the Georgia Residential Mortgage Act, contains the following provisions:

"Code Section 7-1-1001 of the Official Code of Georgia Annotated, relating to exemptions for certain persons from the requirement of obtaining a mortgage broker or mortgage lender license, is amended by striking the word "or" at the end of paragraph (12); by

(Continued on page 3)

FY 2007 Renewal Review Continues

The FY 2007 open license renewal application period ended April 1, 2006. Applications are in the process of being reviewed, and this review will continue through June, 2006.

Any licensee who failed to renew their license by the April 1 deadline may still renew their license on-line. However, the late fee of \$300 will be assessed and must be paid, in addition to the appropriate license fee, in order to renew the license.

The late renewal period will close June 30, 2006. If a licensee does not renew their license by the close of business on that day, the license will be considered to be expired. No new mortgage business may be conducted under an expired license! In order to conduct GRMA business, an expired license will have to be reinstated. To reinstate a license after June 30, 2006 applicants must complete and submit a Reinstatement Application.

FY 2007 LICENSE DISTRIBUTION REMINDER

NEW LICENSES FOR THE YEAR WILL BE MAILED OUT BEGINNING MID TO LATE JUNE 2006.

IF YOU DO NOT RECEIVE YOUR NEW LICENSE BY THE FIRST WEEK OF JULY, PLEASE CONTACT THE OFFICE.

This is an option within the standard license application package. All required documentation noted in the application **MUST** be submitted, along with the reinstatement fee of \$250, the license fee for the type of license held, and any outstanding assessed fines. The Renewal Application Form WILL NOT be accepted to reinstate a license.

The renewal website is:

[https://
bkgfin.dbf.state.ga.us/
MortgageDocs/
FY2007Renewal.html](https://bkgfin.dbf.state.ga.us/MortgageDocs/FY2007Renewal.html)

Wages *Fair Labor Standards Act*

On March 31, 2006, the National Association of Mortgage Brokers obtained an opinion from the U. S. Department of Labor regarding the exemption of loan originators from the overtime and minimum wage provisions of the Fair Labor Standards Act.

According to the opinion, issued by Alfred B. Robinson Jr., the Acting Administrator for the U. S. Department of Labor's Wage and Hour Division, loan officers working mainly outside of call centers meet the "sales" requirement for the exemption from the pay rules, and that by meeting clients outside of the employer's place of business in order to initiate sales, such as the clients' homes, the "sales force" loan officers fulfill the "outside" requirement of the exemption.

However, there are two key points to bear in mind for Georgia licensees:

- a) The letter opinion included a caveat—that each sales force loan officer has to be evaluated individually to see if he or she qualifies for the exemption, and;
- b) The opinion does not overrule the existing

requirement in Georgia that loan officers working for a licensee must be paid on a W-2 basis in order to maintain their exemption from the licensing requirements under the Georgia Residential Mortgage Act, which prevents licensees, the loan officer's employers, from dealing with "unlicensed" persons.

Licensees are encouraged to read the full text of the letter which is available on the National Mortgage Brokers Association's website at:

www.namb.org/Images/namb/GovernmentAffairs/DOLOpinionLetter.pdf

Website URLs & Fines

Remember, all licensees must register their web site domain names with the Department as a d/b/a name if it is different than the name(s) licensed/registered with the Department.

A website name is a d/b/a name and as such must be registered with the Department pursuant to the requirements of O.C.G.A Section 7-1-1006 (d) which states that "No licensee may conduct business under any name other than that designated in the license." Further, "advertisement" as

defined in Department Regulation 80-11-1-.02 (f), means material used or intended to be used to induce the public to apply for a mortgage loan. Web sites are considered advertisements, and as such must contain the following:

1. Company name(s);
2. License number;
3. An office address which conforms with the name, license number, and office address on record with the Department.
4. Contain the words "Georgia Residential Mortgage Licensee" or list Georgia as a state in which the licensee is licensed to do business if the licensee is licensed in more than one state.

Any unregistered d/b/a name, including a URL, which comes to the attention of the Department will subject the licensee to a minimum \$500 fine. It has also been noted that many licensees do not list their Georgia license number on their website, or note Georgia as a state in which they are licensed or state "Georgia Residential Mortgage Licensee". Each exception carries a \$500 fine. Understand that fines will be assessed for failure to register the name and for failure to properly advertise your licensing status (GRMA) and number.

UPCOMING SPEAKING ENGAGEMENTS

Deputy Commissioner for NDFI Rod Carnes will be speaking to the following organizations:

- ◆ *Savannah Mortgage Bankers Association, Tuesday May 16, 2006, Savannah, GA.*
- ◆ *Georgia Financial Services Association, Monday, May 22, 2006, Savannah, GA.*



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_FOR MS.HTML#ONLINE](http://www.state.ga.us/dbf/mortgage_for.ms.html#ONLINE)
- ◆ **LEGISLATIVE INFORMATION:**
[HTTP://WWW.LEGIS.GA.GOV/LEGIS/2005_06/LEG/LEGISLATION.HTM](http://www.legis.ga.gov/legis/2005_06/leg/legislation.htm)

(Continued from page 1)

striking the symbol "." and inserting in lieu thereof the symbol and word "; or" at the end of paragraph (13); and by adding a new paragraph (14) to read as follows:

"(14)(A) A natural person otherwise required to be licensed, who is under an exclusive written independent contractor agreement with any person that is a wholly owned subsidiary of a financial holding company or bank holding company, savings bank holding company, or thrift holding company, which subsidiary also meets the following requirements, subject to the review and approval of the department:

(i) The subsidiary has provided an undertaking of accountability supported by a surety bond equal to the lesser of \$1 million or \$50,000.00 per exempt person, to cover all of its persons exempted by this paragraph, that includes full and direct financial responsibility for the mortgage broker activities of each such exempted person, and also provides for the education of the exempt persons, the handling of consumer complaints related to the exempt persons, and the supervision of the mortgage broker activities of the exempt persons;

(ii) The subsidiary has applied for and been granted a mortgage broker or mortgage lender

license, consistent with the provisions of this article and renewable annually; and

(iii) The subsidiary has paid applicable fees for this license, which license fees shall be the lesser of one-half of the sum of the cost of the individual licenses or \$100,000.00.

(B) To maintain the exemption, a natural person must:

(i) Solicit, process, place, or negotiate a mortgage loan to be made only by the licensed subsidiary or its affiliate; and

(ii) Be at all times in compliance with the provisions and prohibitions of Code Section 7-1-1013 and the provisions and prohibitions applicable to employees under Code Section 7-1-1004.

(C) For purposes of this paragraph, 'financial holding company' shall mean a financial holding company as defined in the Bank Holding Company Act of 1956, as amended.

(D) The commissioner shall provide by rule or regulation for the implementation of this paragraph."

SECTION 2.

This Act shall become effective on July 1, 2006.

SECTION 3.

All laws and parts of laws in conflict with this Act are repealed

This bill can be found on the internet at:

http://www.legis.ga.gov/legis/2005_06//versions/sb505_AP_8.htm

Branch Managers

There seems to be some misunderstanding regarding what information is required to have proposed branch managers considered for approval.

Each proposed branch or office manager should submit:

- ◆ Pages II-1 to II-4 of the Biographical Information Section of the Financial Report;
- ◆ A background check authorization form; and
- ◆ A current credit report showing a satisfactory credit history.

A credit report filed containing unresolved tax liens, judgments, bankruptcies, collection items, or charged-off credit will cause the return of the application for resolution. Slow credit or bankruptcies, which have not been dismissed, will require satisfactory explanation. Tax liens, judgments, & bankruptcies must be paid/resolved before an application can be accepted for filing.

CEASE AND DESIST ORDERS—ISSUED

- ◆ **Abrams, Eugene, Fort Valley, GA (license no. 20128)** – Cease and Desist Order issued March 10, 2006 became final on April 9, 2006.
- ◆ **Accent Mortgage Services, Inc, Alpharetta, GA (license no. 6063)** – Cease and Desist Order issued March 20, 2006 became final on April 16, 2006.
- ◆ **American Multi Financial Services, Inc., Atlanta, GA** – Cease and Desist Order issued March 14, 2006 became April 14, 2006.
- ◆ **Baker, Wilburt, Lithonia, GA (license no. 6108)** – Cease and Desist Order issued March 10, 2006 became final on April 9, 2006.
- ◆ **Bell, Hyman Jay, Decatur, GA (license no. 12725)** – Cease and Desist Order issued March 10, 2006 became final on April 9, 2006.
- ◆ **Certion, Lillie Marie, Lithonia, GA (license no. 20471)** – Cease and Desist Order issued March 10, 2006 became final on April 9, 2006.
- ◆ **Cherry, Jessie Pearl, Macon, GA (license no. 13620)** – Cease and Desist Order issued March 20, 2006 became final on April 19, 2006.
- ◆ **Coast 2 Coast Realty Group, Sacramento, CA** – Cease and Desist Order issued March 30, 2006 became final April 30, 2006.
- ◆ **Cobb, Barry M., Lithonia, GA (license no. 20728)** – Cease and Desist Order issued March 6, 2006 became final on April 5, 2006.
- ◆ **Danielly, Thomas III, Stone Mountain, GA (license no. 13441)**– Cease and Desist Order issued March 20, 2006 became final on April 19, 2006.
- ◆ **Davis, Johnny A., Stone Mountain, GA (license no. 20027)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Davis, Tremese Calandra, Lithonia, GA (license no. 17067)** – Cease and Desist Order issued March 10, 2006 became final on April 9, 2006.

CEASE AND DESIST ORDERS—ISSUED (Continued)

- ◆ **Easy Loan Solutions, Garden Grove, CA** – Cease and Desist Order issued March 14, 2006 became final April 14, 2006.
- ◆ **Es-Sudan, Jennah, Atlanta, GA (license no. 18053)** – Cease and Desist Order issued March 20, 2006 became final on April 19, 2006.
- ◆ **Financial Resources & Assistant of the Lakes Region, Inc., Meredith, NH (license no. 19134)** – Cease and Desist Order issued March 9, 2006 became final April 7, 2006.
- ◆ **Franklin, Leonard Jr., Stone Mountain, GA (license no. 15469)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006
- ◆ **Gamel, William Brian, Alpharetta, GA (license no. 6133)** – Cease and Desist Order issued March 13, 2006 became final April 12, 2006.
- ◆ **Greber, Joseph, Snellville, GA (license no. 17869)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Haggray, Calvin L., Lithonia, GA (license 11852)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Hardaway, Connie, Alpharetta GA, (license no. 17758)** – Cease and Desist Order issued March 9, 2006 became final on April 8, 2006.
- ◆ **Irvin, Gail, Lithonia, GA (license no. 15767)** – Cease and Desist Order issued March 27, 2006 became final on April 26, 2006.
- ◆ **Johnson, Charles, Conyers, GA** – Cease and Desist Order issued March 21, 2006 became final on April 21, 2006.
- ◆ **Keys, Sheila Tyian, Stone Mountain (license no. 13443)** – Cease and Desist Order issued March 22, 2006 became final on April 21, 2006.
- ◆ **Lanier, David C., Marietta, GA (license no. 18134)** – Cease and Desist Order issued March 9, 2006 became final on April 8, 2006.
- ◆ **Living Water Lending, Inc., Garden Grove, CA** – Cease and Desist Order issued March 7, 2006 became final on April 7, 2006.

CEASE AND DESIST ORDERS—ISSUED (Continued)

- ◆ **MNA Finance, LLC, Dunwoody, GA** – Cease and Desist Order issued March 30, 2006 became final on April 30, 2006.
- ◆ **McBain, Patrick O'Brien, Stone Mountain, GA (license no. 15837)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **McClary, Shawn, Atlanta, GA** – Cease and Desist Order issued December 20, 2004 became final on April 6, 2006.
- ◆ **McDorman, Dewayne P., Snellville, GA (license no. 17000)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Martinez, Manuel Eugenio, Duluth, GA (license no. 19713)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Melvin, Kawana, Atlanta, GA** – Cease and Desist Order issued December 22, 2004 became final on April 17, 2006.
- ◆ **Moore, Gary Wayne, Marietta, GA (license no. 12029)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **MortgageRates4Less.com, Greenwood Village, CO** – Cease and Desist Order issued March 14, 2006 became final on April 14, 2006.
- ◆ **NLC of Florida, Inc., Orlando, FL** – Cease and Desist Order issued March 2, 2006 became final on April 2, 2006.
- ◆ **Norton, Virginia D., Rome, GA (license no. 19259)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Oyedotun, Rebecca (also Fashakis, Rebecca), Alpharetta, GA** – Cease and Desist Order issued March 22, 2006 became final on April 12, 2006.
- ◆ **Pardue, Israel Leroy, Jr., Lithonia, GA (license no. 7136)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.

CEASE AND DESIST ORDERS—ISSUED (Continued)

- ◆ **Peoples-Wisneski, Michele F., Atlanta, GA (license no. 15999)** – Cease and Desist Order issued March 24, 2006 became final on April 23, 2006.
- ◆ **Polk, Jon J., Moultrie, GA, (license 14350)** – Cease and Desist Order issued March 13, 2006 became final on April 12, 2006.
- ◆ **Rogers, Yvonne Manning, (license no. 17309)** – Cease and Desist Order issued March 14, 2006 became final on April 13, 2006.
- ◆ **Roquemore, Sandra, Lithonia, GA** - Cease and Desist Order issued July 20, 2005 became final on April 26, 2006.
- ◆ **Ruddock, Margaret, Stone Mountain, GA (license no. 16617)** – Cease and Desist Order issued March 24, 2006 became final on April 23, 2006.
- ◆ **Santiago, Rafael Jose, Atlanta, GA (license no. 20734)** – Cease and Desist Order issued March 27, 2006 became final on April 26, 2006.
- ◆ **Scarlett, Elaine A., Kennesaw, GA (license no. 17197)** – Cease and Desist Order issued March 14, 2006 became final on April 13, 2006.
- ◆ **Shumate, Carolyn, Lithonia, GA (license no. 7270)** – Cease and Desist Order issued March 14, 2006 became final on April 13, 2006.
- ◆ **Thompson, Edward, Decatur, GA (license 19105)** – Cease and Desist Order issued March 14, 2006 became final on April 13, 2006.
- ◆ **Timms, Ladonna, Kennesaw, GA (license no. 17476)** – Cease and Desist Order issued March 27, 2006 became final on April 26, 2006.
- ◆ **Turman, Angela Marie, Thomson, GA (license no. 20341)** – Cease and Desist Order issued March 14, 2006 became final on April 13, 2006.
- ◆ **Wayne Frier Home Center of Moultrie, Inc., Moultrie, GA (license no. 14737)** – Cease and Desist Order issued March 3, 2006 became final on April 3, 2006.

CEASE AND DESIST ORDERS—LIFTED

- ◆ **Fogarty, Pathoumphone Nicole, Kennesaw, GA** – Cease and Desist Order issued March 22, 2006 was lifted on April 27, 2006.
- ◆ **Martin, Derrick, Grayson, GA** — Cease and Desist Order issued March 22, 2006 was lifted on April 27, 2006.

FINAL CONSENT ORDERS—ISSUED

- ◆ **Fogarty, Pathoumphone Nicole, Kennesaw, GA** – Consent Order issued April 27, 2006 became final April 27, 2006.
- ◆ **Loan America, Inc., Norcross, GA (license no. 18881)** - Consent Order issued April 27, 2006 became final on April 27, 2006.
- ◆ **Martin, Derrick, Grayson, GA** — Consent Order issued April 27, 2006 became final on April 27, 2006.
- ◆ **Roquemore, Sandra, Lithonia, GA** — Consent Order issued April 26, 2006 became final on April 26, 2006.

SUPERIOR COURT INJUNCTIONS

- ◆ **Tibbs, Cheryl, Stone Mountain, GA** — Superior Court Order issued April 19, 2006 became final on April 19, 2006.

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

FINE REASON

- | | |
|---|---|
| 1 Licensee fined for Advertising Violations | 1 Licensee fined for Loan files not properly maintained |
| 1 Licensee fined for Prohibited Acts | 445 Licensees fined for Renewal filed late |
| 1 Licensee fined for Background Check | 1 Licensee Unapproved Branch Manager |
| 1 Licensee fined for Books & Records | 1 Licensee fined Unapproved Branch |

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

ID#	NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
5657	SE MTG & FINL SVCS	BD				04-19-2006	
6063	ACCENT MTG SVCS INC	LD		04-16-2006			
6108	BAKER, WILBURT	BD		04-09-2006			
6133	GAMEL, WILLIAM BRIAN	BD		04-12-2006			
7136	PARDUE, LEROY ISRAEL JR	BD		04-12-2006			
7270	SHUMATE, CAROLYN	BD		04-13-2006			
11852	HAGGRAY, CALVIN	BD		04-12-2006			
11963	HOMELINK MTG	BD				04-25-2006	
12029	MOORE, GARY WAYNE	BD		04-12-2006			
12725	BELL, HYMAN JAY	BD		04-09-2006			
13441	DANIELLY, THOMAS III	BD		04-19-2006			
13443	KEYS, SHELIA T	BD		04-21-2006			
13620	CHERRY, JESSIE P	BD		04-19-2006			
13669	First Choice Mortgage Financial Corp.	BD	04-13-2006				
14015	CENTRAL MTG & INV LLC	BD	04-06-2006				
14350	POLK, JON J	BD		04-12-2006			

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

ID#	NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
14683	1ST CITY MTG INC	LD				04-04-2006	
14737	WAYNE FRIER HM CTR MOULTR	BD		04-03-2006			
15469	FRANKLIN, LEONARD JR	BD		04-12-2006			
15767	IRVIN, GAIL	BD		04-26-2006			
15837	MCBAIN, PATRICK OBRIEN	BD		04-12-2006			
15999	PEOPLES-WISNESKI, M.	BD		04-23-2006			
16617	RUDDOCK, MARGARET	BD		04-23-2006			
17000	MCDORMAN, DWAYNE P	BD		04-12-2006			
17067	DAVIS, TREMESE CA- LANDRA	BD		04-09-2006			
17197	SCARLETT, ELAINE A	BD		04-13-2006			
17299	MILLENNIUM GRP INC	BD	04-06-2006				
17309	ROGERS, YVONNE MAN- NING	BD		04-13-2006			
17312	FENNER, CARL M	BD				04-20-2006	
17476	TIMMS LADONNA	BD		04-26-2006			
17758	HARDAWAY, CONNIE	BD		04-08-2006			
17869	GREBER, JOSEPH	BD		04-12-2006			
17997	HOMETOWN EQUITY MTG ST LO	BD				04-07-2006	
18053	ES-SUDAN, JENNAH	BD		04-19-2006			
18134	LANIER, DAVID C	BD		04-08-2006			
19105	THOMPSON, EDWARD	BD		04-13-2006			
19134	FINL RESOURCES & ASST INC	BD		04-07-2006			
19259	NORTON, VIRGINIA D	BD		04-12-2006			
19713	MARTINEZ, MANUEL E	BD		04-12-2006			
20027	DAVIS, JOHNNY ALBERT	BD		04-12-2006			
20096	QUOTEMEARATE COM INC	LD				04-19-2006	
20128	ABRAMS, EUGENE	BD		04-09-2006			

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

ID#	NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
20280	ALLISON INS & MTG LLC	BD				04-04-2006	
20330	STONEQUEST MTG INC	BD				04-25-2006	
20341	TURMAN, ANGELA MARIE	BD		04-13-2006			
20471	CERTION, LILLIE MARIE	BD		04-09-2006			
20728	COBB, BARRY M	BD		04-05-2006			
20734	SANTIAGO, RAFAEL JOSE	BD		04-26-2006			
21244	Home Solutions Lending Corporation	BD					04-14-2006
TOTAL: 49							

LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN APRIL 2006

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RENEWAL	REINSTATED
21035	Rhonda Sharlene Hunter	KENNESAW	GA	B	04-07-2006	04-07-2006	
21077	R&J Capital Group, LLD	FOREST HILLS	NY	B	04-07-2006	04-07-2006	
21084	Dynamic Mortgage, Ltd.	WESTBURY	NY	L	04-07-2006	04-07-2006	
21092	Atlantic Mortgage Loans, inc.	PACIFIC	MO	B	04-07-2006	04-07-2006	
21100	Vision One Finance Corporation	BROOKLYN PARK	MN	B	04-07-2006	04-07-2006	
21118	Infinity Mortgage Solutions, Inc.	RIVERDALE	GA	B	04-07-2006	04-07-2006	
21155	Pamela Lenore Stephen-Williams	COLUMBUS	GA	B	04-07-2006	04-07-2006	
21177	Atlantic Home Loans, Inc.	PARSIPPANY	NJ	L	04-07-2006	04-07-2006	
21198	UMTH Lending Company, LP	RICHARDSON	TX	L	04-07-2006	04-07-2006	
21199	CSI, Century Services, Inc.	DECATUR	GA	B	04-07-2006	04-07-2006	
21203	Omni Home Financial, Inc.	SAN CLEMENTE	CA	B	04-07-2006	04-07-2006	
21206	Danita Gibson-Lloyd	COLUMBUS	GA	B	04-07-2006	04-07-2006	
21219	The Oasis Group, LLC (FL)	CLEARWATER	FL	B	04-07-2006	04-07-2006	
21230	Paul Garrett Harden, Jr.	ATLANTA	GA	B	04-07-2006	04-07-2006	
21231	Sidney James Waller	COLUMBUS	GA	B	04-07-2006	04-07-2006	
21240	Winston Albert Brown	COLUMBUS	GA	B	04-07-2006	04-07-2006	
21249	Blue Chip Mg Wholesale, LLC	LANTANA	FL	L	04-07-2006	04-07-2006	
21253	West Coast Servicing, Inc.	HUNTINGTON BEA	CA	L	04-07-2006	04-07-2006	

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RENEWAL	REIN-
21258	Sound Mortgage Solutions, Inc.	JACKSONVILLE	FL	L	04-07-2006	04-07-2006	
21260	Randall B. Neal	SUMMERVILLE	GA	B	04-07-2006	04-07-2006	
21264	Inman Park Mortgage	ATLANTA	GA	B	04-07-2006	04-07-2006	
21265	Patricia Thornton Binion	DECATUR	GA	B	04-07-2006	04-07-2006	
21271	Tarnaz Lee Greene	LITHONIA	GA	B	04-07-2006	04-07-2006	
21275	Residential Mortgage Svcs, Inc.	DULUTH	GA	B	04-07-2006	04-07-2006	
21276	Lonnie Ray Litton	DULUTH	GA	B	04-07-2006	04-07-2006	
21279	Capital Mortgage Group, Inc.	DACULA	GA	B	04-07-2006	04-07-2006	
21281	Mortgage Source of Georgia, Inc.	DACULA	GA	B	04-07-2006	04-07-2006	
21300	HomeQuest Financial, Inc.	NEWNAN	GA	B	04-07-2006	04-07-2006	
21306	First Rate Financial, Inc.	MAPLE GROVE	MN	B	04-07-2006	04-07-2006	
21307	Coral Mortgage Corp.	ENGLEWOOD	NJ	L	04-07-2006	04-07-2006	
21321	Bridgewater Funding, LLC	ISLIP	NY	B	04-07-2006	04-07-2006	
21322	Alfonso Jose Acune	WARNER ROBINS	GA	B	04-07-2006	04-07-2006	
21324	Sunset Intl Mtg, Incorporated	ORLANDO	FL	L	04-07-2006	04-07-2006	
21355	Hollander Financial Holding, Inc.	UPLAND	CA	L	04-07-2006	04-07-2006	
15317	Heathrow Funding, Inc. *	ALPHARETTA	GA	L	06-09-2000	04-14-2006	
18294	Landon Mortgage, Inc. *	NORCROSS	GA	L	04-18-2003	04-14-2006	
20214	Schneider, Zoe & Assoc, Inc. *	MACON	GA	L	04-01-2005	04-14-2006	
21061	Smartloanlender.com, Inc. *	DECATUR	GA	L	01-20-2006	04-14-2006	
20924	Mason McDuffie Mtg Corporation	SAN RAMON	CA	L	04-14-2006	04-14-2006	
20973	Guaranteed Rate, Inc.	CHICAGO	IL	L	04-14-2006	04-14-2006	
21078	United Pacific Mtg Co., Inc.	WOODLAND HILLS	CA	L	04-14-2006	04-14-2006	
21187	Gulfshore Capital, LLC	FORT MYERS	FL	B	04-14-2006	04-14-2006	
21250	L & H Management Grp, Inc.	HIALEAH	FL	L	04-14-2006	04-14-2006	
21251	Greater United Home Funding, Inc.	ORLANDO	FL	L	04-14-2006	04-14-2006	
21280	RTL Financial, Inc.	BELLEVUE	WA	B	04-14-2006	04-14-2006	
21318	Mar Ray Financial Group, Inc.	LOCUST GROVE	GA	B	04-14-2006	04-14-2006	
21325	Fountain Bridge Mtg Corporation	SMYRNA	GA	B	04-14-2006	04-14-2006	
21337	Ultimate Financial Investment, LLC	POWDER SPRINGS	GA	B	04-14-2006	04-14-2006	
21358	Financial Vue, Inc.	ATLANTA	GA	B	04-14-2006	04-14-2006	
21362	Horizon Financial Group, Inc.	LITHONIA	GA	B	04-14-2006	04-14-2006	
21363	Home Loan Consultants, Inc. (CA)	DEL MAR	CA	L	04-14-2006	04-14-2006	
21366	Lanier Lending, LLC	WOODSTOCK	GA	B	04-14-2006	04-14-2006	
21373	Union Capital Mortgage (Co.)	BRAINTREE	MA	L	04-14-2006	04-14-2006	
21374	Matthew Cyle Gulley	DULUTH	GA	B	04-14-2006	04-14-2006	
21221	Financial Solutions, Inc. (Maryland)	SUGAR HILL	GA	B	04-21-2006	04-21-2006	
21266	Zandra Tahanna Bell	COVINGTON	GA	B	04-21-2006	04-21-2006	
21335	Investment Capital Solutions, LLC	ATLANTA	GA	B	04-21-2006	04-21-2006	

ID#	COMPANY NAME	CITY	ST	MB CODE	ORIGINAL APPROVAL	RENEWAL	REIN-
21353	American Heritage Mtg Grp, LLC	TAMPA	FL	L	04-21-2006	04-21-2006	
21364	Georgia Integrity Mtg Group, LLC	MARIETTA	GA	B	04-21-2006	04-21-2006	
21368	Interfirst Financial Services, Inc.	SUWANEE	GA	L	04-21-2006	04-21-2006	
21369	FirstMac Corporation	CORDOVA	TN	L	04-21-2006	04-21-2006	
21370	East Coast Capital Corp.	SYOSSET	NY	L	04-21-2006	04-21-2006	
16614	Universal Mortgage Corporation	MEQUON	WI	L	04-28-2006	04-28-2006	
21242	Linden Residential Credit Corp.	MELVILLE	Y	B	04-28-2006	04-28-2006	
21308	Proquest Mortgage, LLC	SWANSEA	IL	L	04-28-2006	04-28-2006	
21351	Wayne Frederick Hill, Jr.	MACON	GA	B	04-28-2006	04-28-2006	
21352	Creekside Mortgage, LLC	BALL GROUND	GA	B	04-28-2006	04-28-2006	
21361	APMB Mortgage, Inc.	ORLANDO	FL	B	04-28-2006	04-28-2006	
21372	Custom Mortgage Corp. (MD)	BALTIMORE	MD	L	04-28-2006	04-28-2006	
21376	Christopher Michael Keene	OLGETHORPE	GA	B	04-28-2006	04-28-2006	
21379	Bryan D. Walker	DECATUR	GA	B	04-28-2006	04-28-2006	
21395	Loanstars, LLC (Colorado)	BOULDER	CO	B	04-28-2006	04-28-2006	
21396	Eagle Eye Mortgage, Inc.	JONESBORO	GA	B	04-28-2006	04-28-2006	
21399	Ascent Home Loans, Inc.	ENGLEWOOD	CO	L	04-28-2006	04-28-2006	
21417	Gateway Residential Finance, LLC	ADAIRSVILLE	GA	B	04-28-2006	04-28-2006	
21430	Bradford Mortgage Company, LLC	WINSTON SALEM	NC	L	04-28-2006	04-28-2006	
21442	Dennis Francis Eckie	KENNESAW	GA	B	04-28-2006	04-28-2006	
21448	The Mortgage Advisory Grp, LLC	MARIETTA	GA	B	04-28-2006	04-28-2006	
14705	Service 1 st Mortgage, Inc.	GLEN BURNIE	MD	B	05-28-1999	04-21-2006	04-21-2006
TOTAL: 79							

MB CODES
B = BROKER
L = LENDER
R = REGISTRANT

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

To receive this publication:

This publication is e-mailed monthly to interested parties and is also available from the Department's website at: <http://www.state.ga.us/dbf/bulletins.html>



If you would like to be added to our distribution list, please send an e-mail to: dbfmort@dbf.state.ga.us. Please include your name, company, and phone number. To unsubscribe, please notify the Department at the same e-mail address noted.