



# Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

[www.gadbf.org](http://www.gadbf.org)

Nathan Deal  
Governor

Robert M. Braswell  
Commissioner

June 29, 2012

VIA CERTIFIED MAIL

FILED

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Reverse Mortgage HelpDesk, LLC  
d/b/a [www.reverse-mortgage.org](http://www.reverse-mortgage.org)  
d/b/a [www.reversemortgagehelpdesk.com](http://www.reversemortgagehelpdesk.com)  
3415 Old 41 Highway, Suite 730  
Kennesaw, Georgia 30144

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

## 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, **Reverse Mortgage HelpDesk, LLC** d/b/a [www.reverse-mortgage.org](http://www.reverse-mortgage.org) d/b/a [www.reversemortgagehelpdesk.com](http://www.reversemortgagehelpdesk.com), 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 **Reverse Mortgage HelpDesk, LLC** d/b/a [www.reverse-mortgage.org](http://www.reverse-mortgage.org) d/b/a [www.reversemortgagehelpdesk.com](http://www.reversemortgagehelpdesk.com) 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 **Reverse Mortgage HelpDesk, LLC** d/b/a [www.reverse-mortgage.org](http://www.reverse-mortgage.org) d/b/a [www.reversemortgagehelpdesk.com](http://www.reversemortgagehelpdesk.com) 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