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Department of Banking and Finance

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Sonny Perdue
Governor

Robert M. Braswell
Commissioner

August 19, 2008

VIA CERTIFIED MAIL – 7005 3110 0002 7569 3595

Geoffrey Christian Taylor, President
American Castle Development and Sales, Inc.
d/b/a Taylor Made Mortgage
48 Kingfisher Court
Douglas, Georgia 31535

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, Geoffrey Christian Taylor, 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.* Specifically, the Department has evidence that you made false statements or material misrepresentations to the Department and purposefully withheld information requested as part of an examination in violation of O.C.G.A. § 7-1-1013(11). You also employed a person against whom a final cease and desist order was issued within the three preceding years for violations of O.C.G.A. § 7-1-1002 in violation of O.C.G.A. § 7-1-1004(i).

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. This hearing, at which the Department will present its evidence and be represented by the Office of the Attorney General, will be before a judge of the Office of State Administrative Hearings. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of five years to perform any functions governed by the GRMA. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. Should you have any questions concerning this matter, please contact Helen O’Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial Institutions Division