



# Department of Banking and Finance

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Sonny Perdue  
Governor

Robert M. Braswell  
Commissioner

March 30, 2010

VIA FACSIMILE (214.607.9593) REGULAR & CERTIFIED MAIL – 91 7108 2133 3937 2540 5490

Ms. Jane Reese d/b/a Express Processing Services  
2501 Shorewood Court  
Rowlett, Texas 75088

**FILED**

**MAY 05 2010**

## ORDER TO CEASE AND DESIST

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance (“Department”) hereby orders you, **Ms. Jane Reese d/b/a Express Processing Services**, 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 broker or residential mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Ms. Jane Reese d/b/a Express Processing Services** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage broker/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 **Ms. Jane Reese d/b/a Express Processing Services** 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). 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. Should you have any questions concerning this matter, please direct them to Felicia Faison-Holmes, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division