

Not a Certified Copy



Department of Banking and Finance

2990 Brandywine Road, Suite 200

Atlanta, Georgia 30341-5565

770-986-1633

<http://dbf.georgia.gov>

Sonny Perdue
Governor

Robert M. Braswell
Commissioner

June 1, 2007

VIA CERTIFIED MAIL - 7002 2410 0001 2664 8463

Mr. Yong R. Park
Owner
City Capital Mortgage, Inc.
6789 Peachtree Industrial Blvd, Ste 230
ATLANTA, GA 30360

CEASE AND DESIST ORDER

Pursuant to the provisions of Section 7-1-1018(a) of the Official Code of Georgia Annotated (O.C.G.A.), the Georgia Department of Banking and Finance (Department) hereby orders **City Capital Mortgage, Inc.**, to cease and desist from engaging in activities which are in violation of the Georgia Residential Mortgage Act (GRMA) [O.C.G.A. § 7-1-1000 et seq].

O.C.G.A. § 7-1-1002 prohibits any person from transacting business as a residential mortgage broker or residential mortgage lender unless licensed or exempted from the licensing requirements. The Department has documentation that **City Capital Mortgage, Inc.**, violated O.C.G.A. § 7-1-1002(a) by engaging in residential mortgage brokerage/lending activities without a valid license or pursuant to an applicable exemption.

This Cease and Desist Order shall be final thirty days from the date of issuance [O.C.G.A. § 7-1-1018(a)]. However, within this thirty-day period you may provide the Department with documentation showing that you possess a valid license or qualify for an exemption found in O.C.G.A. § 7-1-1001. If such information is provided, this Cease and Desist Order shall be rescinded. If you have any questions, please contact Melinda G. Kinard, Director of Money Service Businesses & Mortgage Licensing, at (770) 986-1649.

By: _____

Handwritten signature of Rod Carnes in black ink.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division