

STATE OF ALABAMA
ALABAMA STATE BANKING DEPARTMENT

IN RE:)
)
ALLIANCE HOME MORTGAGE CO., INC.,) **ADMINISTRATIVE ORDER**
GERALD T. GEORGE AND ROBIN TAYLOR) **NO. BOL 2004-06**
)

ORDER TO CEASE AND DESIST

The Supervisor, Bureau of Loans has reasonable cause to believe that Alliance Home Mortgage Co., Inc., Gerald T. George and Robin Taylor operated a mortgage broker business without benefit of the required license in violation of the Mortgage Brokers Licensing Act (hereinafter "Act"). Alabama Code 1975, Section 5-25-1 et seq.

Upon investigation, the Alabama State Banking Department (hereinafter "Department") determined that Alliance Home Mortgage Co., Inc., Gerald T. George and Robin Taylor had offered to directly or indirectly solicit, process, place or negotiate mortgage loans for borrowers. Section 5-25-4(a) of the Act requires that no person shall transact business in Alabama as a mortgage broker unless he or she is licensed by the Department or that individual is exempt from the licensing requirement.

The Department issued a Notice of Intent to Issue a Cease and Desist Order on July 1, 2004. This Notice was sent via certified mail, return receipt requested, to Gerald T. George at 5112 Lake Shore Drive, Pell City, Alabama 35128, Robin Taylor at 5231 Highland Trace Circle, Birmingham, Alabama 35215 and Alliance Home Mortgage Co., Inc., Gerald T. George and Robin Taylor at 2010 Old Springville Road, Birmingham, Alabama 35213. Return receipts indicate receipt by Robin Taylor on July 3, 2004, Gerald T. George on July 3, 2004 and Alliance Home Mortgage Co., Inc. on July 20, 2004.

Mr. Gerald T. George responded by way of letter dated July 3, 2004 and indicated that he would not request a hearing on this matter. The Department received no request for a hearing within the statutorily required period.

THEREFORE, pursuant to Section 5-25-16(a) of the Act, the Supervisor, Bureau of Loans hereby ORDERS Alliance Home Mortgage Co., Inc., Gerald T. George and Robin Taylor to CEASE AND DESIST from operating a mortgage broker business until they have obtained a license from the Department and otherwise fully complied with the Act.

BE ADVISED that any further mortgage brokering activities without benefit of the required license will be referred to the District Attorney's Office for possible criminal prosecution. You have the right to appeal this ORDER in circuit court within thirty (30) days the date of this ORDER.

This ORDER shall be final upon issuance by the date below.

Done this 6th day of August, 2004.

A handwritten signature in black ink, appearing to read "Scott Corscadden", written over a horizontal line.

Scott Corscadden
Supervisor, Bureau of Loans