



**STATE OF ALABAMA**  
STATE BANKING DEPARTMENT



**Bob Riley**  
Governor

**Anthony Humphries**  
Superintendent of Banks

VIA CERTIFIED MAIL

Mr. Christopher Collins )  
4348 Summerset Blvd. )  
McCalla, AL 35022 )

**James A. Whitehead**  
Supervisor Bureau of Loans

**ORDER TO CEASE AND DESIST**

The Supervisor of the Bureau of Loans has reasonable cause to believe that CHRIS COLLINS of COLLINS AND ASSOCIATES is operating or has operated a mortgage broker business without a license in violation of the *Mortgage Brokers Licensing Act* ("Act"). Ala. Code § 5-25-4(a). As grounds for action, the Department states as follows:

Upon investigation of six consumer complaints, the Department has determined that CHRIS COLLINS of COLLINS AND ASSOCIATES has offered to directly or indirectly solicit, process, place or negotiate a mortgage loan for borrowers regarding real property located in Alabama.

A NOTICE of Intent to Issue a Cease and Desist Order based on the Department's investigation was on February 5, 2003, sent certified mail return receipt requested to Chris Collins at 4348 Summerset Blvd., McCalla, Alabama 35022. Chris Collins signed the return receipt on February 7, 2003. Since Mr. Collins has subsequently requested no hearing in writing within 20 days as required by law, this matter is ripe. Ala. Code §5-25-14(b).

THEREFORE, pursuant to section 5-25-16(a) of the Act, the Supervisor of the Bureau of Loans hereby ORDERS CHRIS COLLINS of COLLINS AND ASSOCIATES to CEASE AND DESIST from operating a mortgage broker business until it has obtained a license from the State Banking Department and otherwise fully complies with the *Mortgage Brokers Licensing Act*. This ORDER shall bind CHRIS COLLINS of COLLINS AND ASSOCIATES, his owners, directors, officers, employees, partners, agents, successors, assignees and any other persons participating in the affairs of the business of CHRIS COLLINS of COLLINS AND ASSOCIATES.

Be advised that any further complaints received by this office regarding additional violations of the Act will be referred to the District Attorney's office for criminal prosecution. Ala. Code § 5-25-17. You have the right to appeal this ORDER in circuit court within 30 days of the date noted below. Ala. Code § 5-25-15(a).

Done this 3<sup>rd</sup> day of March 2003.

James A. Whitehead,  
Supervisor of the Bureau of Loans