



**Kay Ivey**  
Governor

## STATE OF ALABAMA STATE BANKING DEPARTMENT



**Mike Hill**  
Superintendent of Banks

June 30, 2021

Daniel Perez  
Global Finance Mortgage  
2 20th Street North  
Birmingham, AL 35203

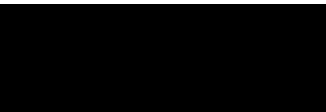
Re: Notice to Cease and Desist  
Case No. UL-2021-04

Dear Mr. Perez:

The Alabama State Banking Department has reason to believe that Daniel Perez is engaging in mortgage loan originator activities without the benefit of a license. Under the Alabama Secure and Fair Enforcement for Mortgage Licensing Act (“SAFE Act”), a person who, for compensation or gain, negotiates or offers terms of a residential mortgage loan is a mortgage loan originator and must be licensed by the Department unless otherwise exempt (Ala. Code §5-26-3). The Department may issue a cease and desist order for violations of this Act and may further order civil penalties in amounts up to \$25,000 per violation (Ala. Code §5-26-13).

You must CEASE AND DESIST from any and all further mortgage loan originator activity in this State until you are properly licensed under our law. You may refer to our website to obtain information as to the license application process. Please let us hear from you in writing promptly. If we do not receive a satisfactory answer, you will force us to begin proceedings for the entry of a Cease and Desist Order against you.

Sincerely,



Lindsey C. Ward  
Associate Counsel

Cc: Mike Hill, Superintendent of Banks  
Scott Corscadden, Supervisor, Bureau of Loans  
Jeremy Windham, Mortgage Licensing Coordinator