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STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

In The Matter Of:

NO. 2001-126-001

R & A ENTERPRISES INC.
D.B.A. TAYLOR MORTGAGE LOANS,
ROGER TAYLOR, DESIGNATED
BROKER AND OWNER, AND JONI
ELLER, LOAN OFFICER

CONSENT ORDER

Respondents

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Mark Thomson, Assistant Director, Division of Consumer Services, and Joni Eller, loan officer (hereinafter as "Respondent"), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. 2001-126-C01, entered October 23, 2001 (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent, hereby agrees to the Department's entry of this Consent Order and

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CONSUMER SERVICES DIVISION
DEPT OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
318 GA Building, P.O. Box 41200
Olympia, WA 98504-1200
(360) 902-8703

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further agrees that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order.

Based upon the foregoing:

A. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

B. It is AGREED that Respondent has been informed of her right to a hearing before an administrative law judge, and that she has waived her right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

C. It is AGREED that Respondent will cease conducting the business of a mortgage broker, loan officer or loan originator for any mortgage broker for a period of 30 days beginning February 11, 2002, or upon entry of this order, whichever is later.

D. It is AGREED that Respondent shall refrain from applying for a license as a mortgage broker in the State of Washington, under any name for a period of 1 year from the date of entry of this order.

E. It is AGREED that Respondent shall pay a fine of \$1,925.00 to the Department upon entry of this order. Entry of this order is the date upon which the order is signed by the Director's designee.

F. It is AGREED that any violation of the Mortgage Broker Practices Act, by Respondent, within 3 years of the entry of the order, will constitute a failure by Respondent to abide by the terms of this Consent Order.

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DEPT OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

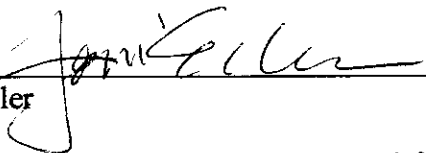
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G. It is AGREED that the undersigned has represented and warranted that she has the full power and right to execute this Consent Order on behalf of the party represented.

H. It is AGREED that the failure of Respondent to abide by the terms of this Consent Order will result in withdrawal of this Consent Order, reinstatement of the charges against Respondent, and/or further legal action by the Director. In the event of such action Respondent agrees to reimburse the Director for the costs he incurs in pursuing such action, including but not limited to, attorney fees.

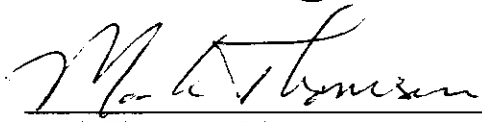
I. It is AGREED that the undersigned Respondent has voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

Dated this 6 day of February, 2002.



Joni Eller

Dated and Entered this 13th day of February, 2002.



Mark Thomson, Director
Division of Consumer Services
Department of Financial Institutions



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CONSUMER SERVICES DIVISION
DEPT OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

DEPARTMENT OF FINANCIAL INSTITUTIONS
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