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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

ISLE INTERNATIONAL INC, dba
MORTGAGE STORE, PAUL A. BELISLE,
Designated Broker and Owner, and
RENEE L. BELISLE, Owner

Respondents.

NO. C-02-094-04-CO01

CONSENT ORDER TO VACATE STATEMENT OF
CHARGES AND NOTICE OF INTENTION TO
ENTER AN ORDER TO REVOKE LICENSE
AND PROHIBIT FROM INDUSTRY

9 COMES NOW the Director of the Department of Financial Institutions (Director),
10 through her designee Chuck Cross, Division Director, Division of Consumer Services, and Isle
11 International Inc. dba Mortgage Store, Paul A. Belisle, Designated Broker and Owner, and Renee L.
12 Belisle, Owner (hereinafter collectively as Respondents), and finding that the issues raised in the
13 captioned matter may be economically and efficiently settled, agree to the entry of this Consent
14 Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of
15 Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the
16 following:

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AGREEMENT AND ORDER

19 The Department of Financial Institutions, Division of Consumer Services (Department)
20 and Respondents have agreed upon a basis for resolution of the matters alleged in Statement Of
21 Charges And Notice Of Intention To Enter An Order To Revoke License And Prohibit From
22 Industry No. C-02-094-04-SC01 (Statement of Charges), entered May 25, 2004, (copy
23 attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act)
24 and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the
Department's entry of this Consent Order and further agree that the issues raised in the above

1 captioned matter may be economically and efficiently settled by entry of this Consent Order.

2 The parties intend this Consent Order to fully resolve the Statement of Charges, entered May 25,
3 2004.

4 Based upon the foregoing:

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

7 **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the
8 right to a hearing before an administrative law judge, and that they have waived their right to a
9 hearing and any and all administrative and judicial review of the issues raised in this matter, or
10 of the resolution reached herein. Respondents wish to obtain final disposition of this matter
11 without invoking any rights to a hearing.

12 **C. Submission of Documents.** It is AGREED that Respondents have submitted the
13 documents necessary to formally close the business, have identified the location of the
14 records, and have paid all assessments due.

15 **D. Vacation of Statement of Charges.** It is AGREED that the Department hereby
16 vacates the Statement of Charges C-02-094-04-SC01 entered May 25, 2004, as to all Respondents
17 named therein, Isle International Inc., Paul A. Belisle, and Renee L. Belisle.

18 **E. Compliance With Mortgage Broker Laws.** Respondents AGREE that, in the
19 future, should they wish to participate in the mortgage broker industry in the state of
20 Washington as a mortgage broker or Designated Broker or in any other capacity, they shall fully
21 and completely comply with the Mortgage Broker Practices Act and the rules adopted
22 thereunder, and any and all other relevant statutes and regulations in place at that time.

23 **F. Future Applications for Mortgage Broker License.** It is AGREED that the
24 conduct giving rise to the issuance of the above-referenced Statement of Charges will not be

1 considered by the Department in the assessment of any future application(s) for mortgage broker
2 license in the state of Washington, in the event Respondents wish to pursue such application(s).

3 **G. Authority to Execute Order.** It is AGREED that the undersigned have represented
4 and warranted that they have the full power and right to execute this Consent Order on behalf of
5 the parties represented.

6 **H. Voluntarily Entered.** It is AGREED that the undersigned Respondents have
7 voluntarily entered into this Consent Order, which is effective when signed by the Director's
8 designee.

9 **I. Completely Read, Understood, and Agreed.** It is AGREED that Respondents
10 have read this Consent Order in its entirety and fully understand and agree to all of the same.

11 **RESPONDENTS:**

12 **ISLE INTERNATIONAL INC. DBA MORTGAGE STORE**

13 By:

14 /S/
Paul A. Belisle, Individually and as
15 Owner and Designated Broker

7/13/04
Date

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Do not write below this line

17
18 THIS ORDER ENTERED THIS 17th DAY OF June, 2004.

19
20 /S/
CHUCK CROSS
21 Director and Enforcement Chief
22 Division of Consumer Services
23 Department of Financial Institutions
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1 Presented by:
Deborah R. Bortner
2 Financial Legal Examiner

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