

RECEIVED

AUG 31 2009

STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES

ENFORCEMENT UNIT  
DIVISION OF CONSUMER SERVICES  
DEPT OF FINANCIAL INSTITUTIONS

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

NO. C-02-359-09-CO02

LAMPLIGHTER HOMES, INC., and  
KIMBERLY RUTH ROMERO,  
Designated Broker,

CONSENT ORDER

KIMBERLY RUTH ROMERO

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Kimberly Ruth Romero (hereinafter Respondent Romero), and finding that the issues raised in the above-captioned matter, as they pertain to Respondent Romero, 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 Romero have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-02-359-03-SC01 (Statement of Charges), entered August 27, 2003, (copy attached hereto), only as they pertain to Respondent Romero. Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondent Romero hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above-captioned matter, only as they pertain to Respondent Romero, may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges. Respondent Romero is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

CONSENT ORDER  
C-02-359-09-CO02  
Lamplighter Homes Inc., and  
Kimberly Ruth Romero

1

DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

Based upon the foregoing:

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

B. **Waiver of Hearing.** It is AGREED that Respondent Romero has been informed of the right to a hearing before an administrative law judge, and that she hereby waives 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. Accordingly, Respondent Romero agrees that, by her signature below, Respondent Romero's appeal is withdrawn.

C. **No Admission of Liability.** It is AGREED that Respondent Romero does not admit to any wrongdoing by entry of this Consent Order.


D. **Prohibition from Industry.** It is AGREED that Respondent Romero is prohibited from participating in the conduct of the affairs of any mortgage broker licensed by the Department ,or subject to licensure or regulation by the Department, or exempt from Washington law under RCW 19.146.020(1), in any capacity, including, but not limited to: (1) any financial capacity whether active or passive or (2) as an officer, director, principal, designated broker, employee, or loan originator or (3) any management, control, oversight, or maintenance of any trust account(s) in any way related to any residential mortgage transaction or (4) receiving, disbursing, managing, or controlling in any way, consumer trust funds in any way related to any residential mortgage transaction.

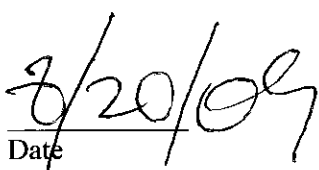
E. **Non-Compliance with Order.** It is AGREED that Respondent Romero understands that failure to abide by the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of such legal action, Respondent Romero may be responsible to reimburse the Director for the cost incurred in pursuing such action, including, but not limited to, attorney fees.

F. **Voluntarily Entered.** It is AGREED that Respondent Romero has voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

1 G. Completely Read, Understood, and Agreed. It is AGREED that Respondent Romero has read this  
2 Consent Order in its entirety and fully understand and agree to all of the same.


3 **RESPONDENT:**

4   
5 Kimberly Ruth Romero

  
Date

7 **DO NOT WRITE BELOW THIS LINE**

8 THIS ORDER ENTERED THIS 1<sup>st</sup> DAY OF Sept, 2009.

10 


11 DEBORAH BORTNER  
12 Director  
13 Division of Consumer Services  
14 Department of Financial Institutions

14 Presented by:

16   
17 STEVEN C. SHERMAN  
18 Financial Legal Examiner



19 Approved by:

20   
21 JAMES R. BRUSSELBACK  
22 Enforcement Chief