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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:

NO. C-04-081-04-CO02

INTEGRITY FIRST MORTGAGE GROUP, INC.,
and VICTORIA M. BIGHAM, Designated Broker,
Vice-President and Owner, and JOHN R. DOEBKE,
President and Owner,

CONSENT ORDER
BETWEEN THE DEPARTMENT
AND VICTORIA M. BIGHAM

Respondents

9 COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck
10 Cross, Division Director, Division of Consumer Services, and Victoria M. Bigham (hereinafter as Respondent), and
11 finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of
12 this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW),
13 and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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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. C-04-081-04-SC01 (Statement
of Charges), entered April 26, 2004, (copy attached hereto), as they pertain to Respondent. 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 further agree that the issues raised in the above
captioned matter 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, entered April 26, 2004, as they pertain to Respondent.

Based upon the foregoing:

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

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CONSENT ORDER
VICTORIA M. BIGHAM

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DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8795

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

4 **C. Affidavit.** It is AGREED that Respondent shall immediately provide the Department with a properly
5 notarized Affidavit, declaring:

- 6 1. the date Respondent resigned as Vice-President of Integrity First Mortgage Group, Inc.; and
- 7 2. the date Respondent sold her entire ownership interest in Integrity First Mortgage Group, Inc. to John
8 R. Doebke; and
- 9 3. the date Respondent resigned as Designated Broker for Integrity First Mortgage Group, Inc.; and
- 10 4. that Respondent transacted no business requiring a license from the Department from the latest of
11 these dates until October 3, 2003.

12 **D. Compliance with the Law.** It is AGREED that Respondent shall comply with the Mortgage Broker
13 Practices Act and the rules adopted thereunder, particularly the provisions relating to notifying the Department of
14 significant developments.

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

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

21 **G. Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent
22 Order in its entirety and fully understands and agrees to all of the same.

23 **RESPONDENT:**

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25 CONSENT ORDER
VICTORIA M. BIGHAM

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Victoria M. Bigham

Date

THIS ORDER ENTERED THIS 12th DAY OF August, 2004.

/s/ _____
CHUCK CROSS
Director and Enforcement Chief
Division of Consumer Services
Department of Financial Institutions