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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
Consumer Loan Act of Washington by:

NO. C-04-177-04-FO01

NORTHERN PACIFIC FUNDING GROUP, INC. AND
GERALD W. MCGARVEY, PRESIDENT
Respondents.

FINAL ORDER

I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before Consumer Services Division Director and Enforcement Chief Chuck Cross (Division Director), the designee of the Director of the Department of Financial Institutions of the State of Washington (Director) pursuant to RCW 34.05.440(1). On August 17, 2004, the Director through her designee Chuck Cross, entered a Statement of Charges and Notice of Intention to Enter an Order to Revoke Consumer Loan License (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated August 18, 2004, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Northern Pacific Funding Group, Inc. and Gerald W. McGarvey. The Department of Financial Institutions of the State of Washington (Department) served the Statement of Charges, cover letter dated August 18, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Northern Pacific Funding Group, Inc. and Gerald W. McGarvey by Federal Express on August 23, 2004. Neither of the Respondents requested an adjudicative hearing within twenty days of service as required by Department rule WAC 208-08-050.

1 B. Record Presented. The record presented to the Division Director for his review and for
2 entry of a final decision included the Statement of Charges, cover letter dated August 18, 2004, Notice of
3 Opportunity to Defend and Opportunity for Hearing, blank Applications for Adjudicative Hearing for each of
4 the Respondents and documentation of service.

5 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the Division
6 Director hereby adopts the Statement of Charges, which is attached hereto.

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8 II. FINAL ORDER

9 Based upon the foregoing, and the Division Director having considered the record and being
10 otherwise fully advised, NOW, THEREFORE:

11 A. IT IS HEREBY ORDERED, That:

- 12 1. Respondent Northern Pacific Funding Group's license to conduct the business of a
13 Consumer Loan Company be revoked; and
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15 2. Respondents are to maintain records in compliance with the Act and provide the Director with
16 the location of the books, records and other information relating to Respondent's consumer loan
17 business, and the name, address and telephone number of the individual responsible for
18 maintenance of such records in compliance with the Act.

19 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
20 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be
21 filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road
22 SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200,
23 within ten (10) days of service of the Final Order upon Respondent. The Petition for Reconsideration shall
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1 not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking judicial
2 review in this matter.

3 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date the
4 petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice
5 specifying the date by which it will act on a petition.

6 C. Stay of Order. The Director has determined not to consider a Petition to Stay the
7 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial
8 Review made under chapter 34.05 RCW and RCW 34.05.550.

9 D. Judicial Review. Respondents have the right to petition the superior court for judicial
10 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for filing a
11 Petition for Judicial Review, see RCW 34.050.510 and sections following.

12 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial
13 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached hereto.
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15 DATED this 5th day of November, 2004.

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17 STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

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19 /s _____
20 Helen Howell
Director
21 Department of Financial Institutions