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

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

NO. C-05-059-09-CO01

RM ERONEMO, LLC,  
RALPH M. ERONEMO, Owner and Designated  
Broker, and  
ELLEN V. MILAM, Loan Originator,

CONSENT ORDER FOR RM ERONEMO,  
LLC, AND RALPH M. ERONEMO

Respondents.

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COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and RM Eronemo. (hereinafter Respondent RM Eronemo), and Ralph M. Eronemo, Owner and Designated Broker (hereinafter Respondent Ralph Eronemo), and finding that the issues raised in the above-captioned matter, as they relate to Respondents RM Eronemo and Ralph Eronemo, 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 the Revised Code of Washington (RCW) and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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**AGREEMENT AND ORDER**

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The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents RM Eronemo and Ralph Eronemo have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-05-059-08-SC02 (Statement of Charges), entered November 21, 2008 (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, Respondents RM Eronemo and Ralph Eronemo hereby agree 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  
C-05-059-09-CO01  
RM Eronemo, LLC, and  
Ralph M. Eronemo

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

1 Consent Order to fully resolve the Statement of Charges. Respondents RM Eronemo and Ralph Eronemo are  
2 agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

3 Based upon the foregoing:

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

6 B. **Waiver of Hearing.** It is AGREED that Respondents RM Eronemo and Ralph Eronemo have  
7 been informed of the right to a hearing before an administrative law judge, and that they hereby waive their  
8 right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the  
9 resolution reached herein. Accordingly, Respondents RM Eronemo and Ralph Eronemo, by their signatures  
10 below, hereby withdraw their appeal.

11 C. **No Admission of Wrongdoing.** It is AGREED that Respondents RM Eronemo and Ralph  
12 Eronemo deny the allegations in the Statement of Charges but agree that there is sufficient evidence for a Trier  
13 of Fact to find that Respondents RM Eronemo and Ralph Eronemo committed the violations alleged therein.

14 D. **Voluntary License Surrender.** It is AGREED that the Department will accept the voluntary  
15 surrender of Respondent RM Eronemo's license to conduct business as a mortgage broker. It is further  
16 AGREED that the Department will accept the voluntary surrender of Respondent Ralph M. Eronemo's license  
17 to conduct business as a loan originator.

18 E. **Prohibition from Industry.** It is AGREED that Respondents RM Eronemo and Ralph Eronemo  
19 are prohibited from participating in the conduct of the affairs of any mortgage broker or consumer lender  
20 subject to licensure or regulation by the Department for seven years from the date of entry of this Consent  
21 Order in any capacity, including, but not limited to (1) any financial capacity whether active or passive, or (2)  
22 as an officer, director, principal, designated broker, employee, or loan originator.  
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1 F. **Agreement not to Apply.** It is AGREED that Respondents RM Eronemo and Ralph Eronemo  
2 shall not apply for any license issued by the Department for a period of seven years from the date of entry of  
3 this Consent Order.

4 G. **Fine.** It is AGREED that Respondents RM Eronemo and Ralph Eronemo shall pay to the  
5 Department a fine of \$2,500 in the form of a cashier's check made payable to the "Washington State  
6 Treasurer" upon entry of this Consent Order.

7 H. **Non-Compliance with Order.** It is AGREED that Respondents RM Eronemo and Ralph  
8 Eronemo understand that failure to abide by the terms and conditions of this Consent Order may result in  
9 further legal action by the Director. In the event of such legal action, Respondents RM Eronemo and Ralph  
10 Eronemo may be responsible to reimburse the Director for the cost incurred in pursuing such action,  
11 including, but not limited to, attorney fees.

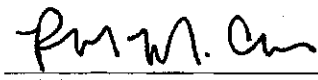
12 I. **Voluntarily Entered.** It is AGREED that the undersigned Respondents RM Eronemo and Ralph  
13 Eronemo have voluntarily entered into this Consent Order, which is effective when signed by the Director's  
14 designee.

15 J. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents RM Eronemo and  
16 Ralph Eronemo have read this Consent Order in its entirety and fully understand and agree to all of the same.  
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18 **RESPONDENTS:**

19 RM Eronemo, LLC

20 By:

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23 Ralph M. Eronemo  
24 Owner and Designated Broker

21 6/28/09  
22 \_\_\_\_\_  
23 Date

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*R.M. Eronemo*

Ralph M. Eronemo  
Individually

8/28/09  
Date

Approved for Entry:

*[Signature]*  
Christopher R. Osborn, WSBA #13608  
Attorney at Law  
Attorney for Respondents  
RM Eronemo, LLC, and Ralph M. Eronemo

8/28/09  
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 14<sup>th</sup> DAY OF September, 2009.

*[Signature]*

DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

*[Signature]*

STEVEN C. SHERMAN  
Financial Legal Examiner



Approved by:

*[Signature]*

JAMES R. BRUSSELBACK  
Enforcement Chief

CONSENT ORDER  
C-05-059-09-CO01  
RM Eronemo, LLC, and  
Ralph M. Eronemo

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