

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

**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-05-084-05-CO01

A Miracle Mortgage, Inc. and Joyce Larry, Owner
and Designated Broker

CONSENT ORDER

Respondents

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and A Miracle Mortgage, Inc. and Joyce Larry, Owner and Designated Broker (hereinafter collectively as Respondents), and finding that the issues raised in the captioned matter 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 Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-05-084-05-SC01 (Statement of Charges), entered May 2, 2005, (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 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 to fully resolve the Statement of Charges, mentioned above.

Based upon the foregoing:

CONSENT ORDER
A MIRACLE MORTGAGE, INC.
JOYCE LARRY, OWNER AND DESIGNATED
BROKER

1

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

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

3 **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing
4 before an administrative law judge, and that they have waived their right to a hearing and any and all administrative
5 and judicial review of the issues raised in this matter, or of the resolution reached herein.

6 **C. Annual Assessments.** It is AGREED that Respondents have paid the delinquent annual assessments
7 due and that Respondents understand that they must pay their assessments on or before the end of December each
8 year.

9 **D. Fine.** It is AGREED that Respondents have paid a fine of \$500 for failing to respond to the Directive
10 requiring immediate payment of annual assessments.

11 **E. Dishonored Check Fee.** It is AGREED that Respondent Larry has paid to the Department a fee of
12 \$15.00 for giving the Department a dishonored check to pay her delinquent annual assessment.

13 **F. Surety Bond Amendment.** It is AGREED that Respondent Larry will provide the Department an
14 amended surety bond with Respondents new address within thirty days.

15 **G. Non-Compliance with Order.** It is AGREED that Respondents understand 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, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing
18 such action, including but not limited to, attorney fees.

19 **H. Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted
20 that they have the full power and right to execute this Consent Order on behalf of the parties represented.

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

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

25

CONSENT ORDER
A MIRACLE MORTGAGE, INC.
JOYCE LARRY, OWNER AND DESIGNATED
BROKER

2

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

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

RESPONDENTS:

A Miracle Mortgage, Inc

By:

[Handwritten Signature]

Joyce Larry
Owner and Designated Broker

7/26/05

Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 1st DAY OF August, 2005.



[Handwritten Signature]

CHUCK CROSS

Director and Enforcement Chief
Division of Consumer Services
Department of Financial Institutions

CONSENT ORDER
A MIRACLE MORTGAGE, INC.
JOYCE LARRY, OWNER AND DESIGNATED
BROKER

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