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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:

MICHAEL VAKSMAN and
TANYA VAKSMAN, AKA
TATYANA NEMIROVSKY,
Respondents.

NO. C-05-241-09-CO02

CONSENT ORDER
TANYA VAKSMAN

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Tanya Vaksman aka Tatyana Nemirovsky (hereinafter Respondent Tanya Vaksman), through her attorney, Douglas L. Davies, and finding that the issues raised in the above-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 Respondent Tanya Vaksman have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-05-241-06-SC01 (Statement of Charges), entered December 18, 2007, (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, Respondent Tanya Vaksman hereby agrees to the Department's entry of this Consent Order and further agrees 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. Respondent Tanya Vaksman is agreeing not to further contest the Statement of Charges in consideration of the terms of this Consent Order.

Based upon the foregoing:

CONSENT ORDER
C-05-241-09-CO02
Tanya Vaksman

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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

ORIGINAL

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 Respondent Tanya Vaksman has been informed of the right
4 to a hearing before an administrative law judge, and that she hereby waives her right to a hearing and any and all
5 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.
6 Accordingly, Respondent Tanya Vaksman by her signature below withdraws her appeal to the Office of
7 Administrative Hearings.

8 C. **No Admission of Liability.** The parties intend this Consent Order to fully resolve the Statement of
9 Charges and agree that Respondent Tanya Vaksman does not admit to any wrongdoing by its entry.

10 D. **License Application.** It is AGREED that Respondent Tanya Vaksman hereby withdraws her
11 application for a loan originator license. It is further AGREED that, should Respondent Tanya Vaksman apply to
12 the Department for any license under any name in the future, Respondent Tanya Vaksman shall be required to
13 meet any and all application requirements in effect at that time. The conduct and allegations serving as the basis
14 for the issuance of the Statement of Charges and their resolution will not be used in the assessment of any future
15 applications. Upon receipt of an application, including all required supporting documentation and fees, from
16 Respondent Tanya Vaksman, the Department agrees to process the application and provide the applicant
17 (Respondent Tanya Vaksman) with a written response within twenty (20) business days of receipt by the
18 Department. At the time of filing such an application, the applicant (Respondent Tanya Vaksman) shall also
19 provide a separate written notice to James R. Brusselback, Enforcement Chief, Division of Consumer Services,
20 Department of Financial Institutions, PO Box 41200, Olympia, WA 98504-1200, so that the Department may
21 monitor this twenty (20) business day requirement. Such notice shall reference this Consent Order.

22 E. **Investigation Fee.** It is AGREED that Respondent Tanya Vaksman shall pay to the Department an
23 investigation fee of \$1,212, in the form of a cashier's check made payable to the "Washington State Treasurer,"
24 upon entry of this Consent Order.

25

1 F. **Interpreter Cost.** It is AGREED that Respondent Tanya Vaksman shall pay to the Department an
2 interpreter cost of \$180, in the form of a cashier's check made payable to the "Washington State Treasurer," upon
3 entry of this Consent Order.

4 G. **Total Monies Owed:** It is AGREED and understood by all parties that the total monies owed to
5 the Department are a joint and several liability of both Respondent Tanya Vaksman and Respondent Michael
6 Vaksman and may be paid by either Respondent in the form of one cashier's check made payable to the
7 "Washington State Treasurer" in the amount of \$1,392. It is further AGREED and understood that full
8 payment of \$1,392 in the form of a cashier's check by either Respondent will serve to satisfy the monetary
9 requirements of this Consent Order and Consent Order number C-05-241-09-CO01.

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


14 I. **Voluntarily Entered.** It is AGREED that the undersigned Respondent Tanya Vaksman has
15 voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

16 J. **Completely Read, Understood, and Agreed.** It is AGREED that Respondent Tanya Vaksman has
17 read this Consent Order in its entirety and fully understands and agrees to all of the same.

18 **RESPONDENT:**

19 **Tanya Vaksman**

20 By:



21 Tanya Vaksman

22 Individually

8/31/09
Date



23 Douglas L. Davies, WSBA No. 16750

24 Attorney at Law

25 Attorney for Respondents

8/1/09
Date

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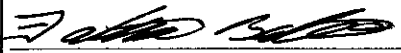
DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 4th DAY OF September, 2009.



DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:



FATIMA BATIE
Financial Legal Examiner Supervisor

Approved by:



JAMES R. BRUSSELBACK
Enforcement Chief

