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

IN THE MATTER OF INVESTIGATING
the Loan Originator License Application under the
Mortgage Broker Practices Act of Washington by:

NO. C-07-414-08-FO01

FINAL ORDER

KENNETH MARK HARLOW,
Respondent.

I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On December 17, 2007, the Director of the Department of Financial Institutions of the State of Washington (Director), through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intent to Enter an Order to Deny License Application and Prohibit from Industry (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 December 17, 2007, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing. The Department served the Statement of Charges, cover letter dated December 17, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing on Respondent on December 17, 2007 by first class mail.

The documents sent via first class mail were not returned to the Department by the United States Postal Service. Respondent did not request an adjudicative hearing within twenty calendar days after the Department served him as provided for in WAC 208-08-050(2).

B. Record Presented. The record presented to the Director's designee for her review and for entry of a final decision included the Statement of Charges, cover letter dated December 17, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing, with documentation of service.

1 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the Director's designee hereby
2 adopts the Statement of Charges, which is attached hereto.

3 II. FINAL ORDER

4 Based upon the foregoing, and the Director's designee having considered the record and being
5 otherwise fully advised, NOW, THEREFORE:

6 A. IT IS HEREBY ORDERED that:

- 7 1. Respondent Kenneth Mark Harlow's application for a loan originator license is denied; and
8 2. Respondent Kenneth Mark Harlow is prohibited from participating in the conduct of the affairs of any
9 mortgage broker subject to licensure by the Director, in any manner, through March 25, 2013.

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

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

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

22 D. Judicial Review. Respondent has the right to petition the superior court for judicial review of this agency
23 action under the provisions of chapter 34.05 RCW. For the requirements for filing a Petition for Judicial Review,
24 see RCW 34.05.510 and sections following.

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1 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial Review, service is
2 effective upon deposit of this order in the U.S. mail, declaration of service attached hereto.

3
4 DATED this 19th day of November, 2008.

5 

6 DEBORAH BORTNER
7 Director, Division of Consumer Services
8 Department of Financial Institutions

