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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:

REINA CHERIE BENTLEY AKA
JENNY CAROL LANE,

Respondent.

NO. C-07-529-07-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER
AN ORDER TO DENY LICENSE APPLICATION
AND PROHIBIT FROM INDUSTRY

INTRODUCTION

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices Act (Act)¹. After having conducted an investigation pursuant to RCW 19.146.310, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

I. FACTUAL ALLEGATIONS

1.1 Reina Cherie Bentley aka Jenny Carol Lane (Respondent Bentley) submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under Solutions Financial Group Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about September 13, 2007.

1.2 Prior Criminal Acts. On or about April 13, 2001, Respondent Bentley was charged with Possession of Stolen Property in the First Degree, pursuant to RCW 9A.56.150 and 9A.56.140(1), a felony, in the Superior Court of the State of Washington in and for the County of Clark, Case No. 01-1-00670-3. On or about October 22, 2001, the charges were amended to include Bail Jumping, pursuant to RCW 9A.76.170, a felony, for Case No. 01-1-00670-3. On or about October 19, 2001, Respondent Bentley pleaded guilty to Possession of Stolen

¹ RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 Property in the First Degree, pursuant to RCW 9A.56.150 and 9A.56.140(1), a felony, in the Superior Court of
2 the State of Washington in and for the County of Clark, Case No. 01-1-00670-3.

3 **1.3** On or about June 19, 2002, Respondent Bentley was charged with Taking a Motor Vehicle Without
4 Permission, pursuant to RCW 9A.56.070, a felony, in the Superior Court of the State of Washington for King
5 County, Case No. 02-1-03413-2 KNT. On or about July 30, 2002, Respondent Bentley pleaded guilty to
6 Taking a Motor Vehicle Without Permission, pursuant to RCW 9A.56.070, a felony, in the Superior Court of
7 the State of Washington for King County, Case No. 02-1-03413-2 KNT.

8 **1.4 Responses to Application Questions.** The "Criminal Disclosure" section of the loan originator license
9 application consists of eight questions, and includes the following instruction:

10 "If the answer to any of the following is "YES", provide complete details of all events or proceedings."

11 On the "Criminal Disclosure" section of her loan originator license application Respondent Bentley answered
12 "YES" to the following questions:

- 13 • 1 - Have you ever been convicted of or plead guilty or nolo contendere ("no contest")
14 in a domestic, foreign, or military court to any felony?
- 15 • 2 - Have you ever been charged with any felony?

16 Respondent Bentley was obligated by statute to answer questions on the loan originator license application
17 truthfully and to provide the Department with complete details of all events or proceedings.

18 **II. GROUNDS FOR ENTRY OF ORDER**

19 **2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section I above,
20 Respondent Bentley fails to meet the requirements of RCW 19.146.310(1)(d) and WAC 208-660-350(2)(c) by
21 having been convicted of a felony within seven years of the filing of the present application.

22 **2.2 Requirement to Provide Information on License Application.** Based on the Factual Allegations set
23 forth in Section I above, Respondent Bentley fails to meet the requirements of RCW 19.146.300(1) and (2) and
24 RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form
25 prescribed by the Director.

1 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set
2 forth in Section I above, Respondent Bentley fails to meet the requirements of RCW 19.146.310(1)(g) and
3 WAC 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the
4 confidence of the community and to warrant a belief that the business will be operated honestly and fairly
5 within the purposes of the Act.

6 **III. AUTHORITY TO IMPOSE SANCTIONS**

7 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the
8 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the
9 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by
10 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application
11 of the denial.

12 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue
13 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed
14 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker
15 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9).

16 **IV. NOTICE OF INTENTION TO ENTER ORDER**

17 Respondent Bentley's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as
18 set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions,
19 constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW
20 19.146.310. Therefore, it is the Director's intention to ORDER that:

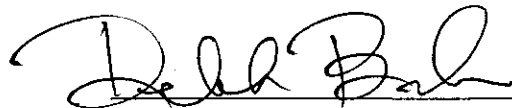
21 **4.1** Respondent Reina Cherie Bentley's application for a loan originator license be denied.

22 **4.2** Respondent Reina Cherie Bentley be prohibited from participation in the conduct of the affairs of any
23 mortgage broker subject to licensure by the Director, in any manner, through September 13, 2014.
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1 **V. AUTHORITY AND PROCEDURE**

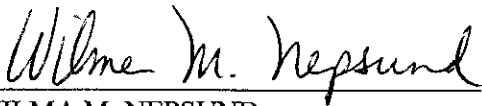
2 This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and
3 Prohibit from Industry (Statement of Charges) is entered pursuant to the provisions of RCW 19.146.220,
4 RCW 19.146.221, RCW 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05
5 RCW (The Administrative Procedure Act). Respondent may make a written request for a hearing as set forth in
6 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this
7 Statement of Charges.

8 Dated this 17th day of December, 2007.

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11 DEBORAH BORTNER
12 Director
13 Division of Consumer Services
14 Department of Financial Institutions

13 Presented by:

14 

15 WILMA M. NEPSUND
16 Financial Examiner

17 Approved by:

18 

19 FATIMA BATIE
20 Financial Legal Examiner Supervisor

