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3 **STATE OF WASHINGTON**
4 **DEPARTMENT OF FINANCIAL INSTITUTIONS**
5 **DIVISION OF CONSUMER SERVICES**

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

9 TED ALLEN ALMEIDA,

Respondent.

NO. C-07-539-09-SC02

ORDER WITHDRAWING AMENDED
STATEMENT OF CHARGES

10 COMES NOW the Director of the Department of Financial Institutions (Director), through his designee
11 Deborah Bortner, Division Director, Division of Consumer Services, and hereby withdraws Amended Statement
12 of Charges No. C-07-539-09-SC02 (Amended Statement of Charges), entered May 13, 2009.¹ Respondent
13 Almeida filed a loan originator license application on or about August 30, 2007. The Department issued a notice
14 of intent to deny Respondent Almeida's loan originator application due to factors specifically set forth in the
15 Amended Statement of Charges. Because seven years have passed since the Texas action, Respondent Almeida is
16 no longer subject to denial under RCW 19.146.310(1)(d) (no conviction within seven years).² Although the
17 Department stands by its position delineated in the Amended Statement of Charges, pursuit of the adjudication of
18 the matter has been rendered moot regardless of the determination of Respondent Almeida's issue surrounding
19 RCW 19.146.310(1)(d).
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22 ¹ The Amended Statement of Charges superseded Statement of Charges No. C-07-539-07-SC01 issued on
December 17, 2007. There are no other pending administrative charges against Respondent Almeida.

23 ² Due to changes in the law under the Housing and Economic Recovery Act of 2008, specifically Title 5
24 Secure and Fair Enforcement for Mortgage Licensing Act of 2008, 12 U.S.C. 5101 et. seq., and chapter 528,
Laws of 2009 (SHB 1749), if Respondent Almeida wishes to obtain a loan originator license, he must file a
25 new application.

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ORDER

Based on the above, Amended Statement of Charges No. C-07-539-09-SC02 issued on May 13, 2009, is hereby withdrawn.

ENTERED AND ORDERED THIS 27th DAY OF August, 2009.



A handwritten signature in black ink, which appears to read "Deborah Bortner". The signature is written in a cursive style and is positioned above a horizontal line.

DEBORAH BORTNER
Director, Division of Consumer Services
Department of Financial Institutions