

1 assign an Administrative Law Judge (ALJ) to schedule and conduct a hearing on the Statement of
2 Charges.

3 On or about April 15, 2008, OAH issued a Notice of Prehearing Conference by Telephone and
4 assigned ALJ Janet L. Schneider (ALJ Schneider) to preside over prehearing and hearing proceedings
5 and to issue an Initial Decision. On or about April 15, 2008, ALJ Schneider issued a Notice of
6 Prehearing Conference. The telephonic prehearing conference was scheduled for April 28, 2008.

7 On April 28, 2008, a representative for the Department appeared via telephone. Respondent
8 Leisure appeared pro se. At the prehearing conference scheduled for April 28, 2008, ALJ Schneider
9 set a second prehearing conference for May 7, 2008, to hear arguments on a Motion for Summary
10 Judgment.
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12 On or about May 7, 2008, ALJ Schneider issued a Notice of Second Prehearing Conference to
13 hear arguments on a Motion for Summary Judgment. The Second Prehearing Conference was
14 scheduled for Tuesday, July 21, 2008 at 8:15 a.m. That Order contained the following instruction to
15 the parties: "If the Appellant fails to call in and register an appearance, a default or dismissal may be
16 entered."

17 On or about July 21, 2008, a representative for the Department attended the Motion for
18 Summary Judgment Hearing before ALJ Schneider. On or about August 22, 2008, ALJ Schneider
19 issued an Initial Decision and Order on Summary Judgment.
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21 Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondent had twenty (20) days from the
22 date of service of the Initial Decision and Order on Summary Judgment to file a Petition for Review
23 with the Director. Respondent did not file a Petition for Review during the statutory period.
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1 B. Record Presented. The record presented to the Director for his review and for entry of
2 a final decision included the following:

- 3 1. Statement of Charges, cover letter dated March 4, 2008, and Notice of Opportunity to
4 Defend and Opportunity for Hearing with declaration of service;
- 5 2. Application for Adjudicative Hearing;
- 6 3. Request to OAH for Assignment of Administrative Law Judge;
- 7 4. Order for Telephonic Prehearing Conference and Assignment of ALJ;
- 8 5. Notice of Second Prehearing Conference;
- 9 6. Department's Motion for Summary Judgment;
- 10 7. Initial Decision and Order on Summary Judgment.

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

13 II. FINAL ORDER

14 Based upon the foregoing, and the Director having considered the record and being
15 otherwise fully advised, NOW, THEREFORE:

16 A. IT IS HEREBY ORDERED, That:

17 Respondent Sally Ruth Leisure's application for a loan originator license is denied.

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

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

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

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

12 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for
13 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
14 attached hereto.
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16 DATED this 1st day of October, 2008.

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18 STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS



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SCOTT JARVIS
DIRECTOR