

1 overnight delivery. On September 9, 2008, the documents sent via Federal Express overnight delivery
2 were delivered. The documents sent via first class mail were not returned to the Department by the
3 United States Postal Service.

4 Respondent Mary Katherine Zandi did not request an adjudicative hearing within twenty
5 calendar days after the Department served her with the Notice of Opportunity to Defend and
6 Opportunity for Hearing, as provided for in WAC 208-08-050(2).

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8 B. Record Presented. The record presented to the Director's designee for her review and
9 for entry of a final decision included the following: Statement of Charges, cover letter dated September
10 8, 2008, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for
11 Adjudicative Hearing for Your Money Store, Inc., Gregory George Zandi, and Mary Katherine Zandi,
12 with documentation of service.

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

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16 II. FINAL ORDER

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

19 A. IT IS HEREBY ORDERED, That:

- 20 1. Respondent Mary Katherine Zandi is prohibited from participation in the conduct of
21 the affairs of any mortgage broker subject to licensure by the Director, in any manner,
22 for a period of five (5) years; and
23 2. Respondent Mary Katherine Zandi pay an investigation fee in the amount of \$192
24 calculated at \$48 per hour for the four (4) staff hours devoted to the investigation; and
25 3. Respondent Mary Katherine Zandi maintain records in compliance with the Act and
provide the Department with the location of the books, records and other information
relating to Respondent Your Money Store, Inc.'s mortgage broker business, and the

1 name, address and telephone number of the individual responsible for maintenance of
2 such records in compliance with the Act.

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

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

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

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

19 E. Non-compliance with Order. If you do not comply with the terms of this order, the
20 Department may seek its enforcement by the Office of Attorney General to include the collection of the
21 fines, fees and restitution imposed herein.
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1 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for
2 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
3 attached hereto.

4 DATED this 15th day of October, 2008.

5 STATE OF WASHINGTON
6 DEPARTMENT OF FINANCIAL INSTITUTIONS



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Deborah Bortner
DEBORAH BORTNER
DIRECTOR
DIVISION OF CONSUMER SERVICES