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

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

BEYOND FINANCIAL, INC. DBA BEYOND
MORTGAGE, and TERRI WARDEN, Owner and
Designated Broker,
Respondents.

NO. C-08-425-09-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Beyond Financial, Inc. DBA Beyond Mortgage (hereinafter Respondent Beyond Financial), and Terri Warden, Owner and Designated Broker (hereinafter Respondent Warden), and finding that the issues raised in the above-captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-08-425-08-SC01 (Statement of Charges), entered January 9, 2009, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above-captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges. Respondents are agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

Based upon the foregoing:

CONSENT ORDER
C-08-425-09-CO01
BEYOND FINANCIAL, INC. DBA BEYOND
MORTGAGE and TERRI WARDEN

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8703

1 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the
2 activities discussed herein.

3 B. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing
4 before an administrative law judge, and that they hereby waive their right to a hearing and any and all
5 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.
6 Accordingly, Respondents agree to withdraw their appeal and to inform the Office of Administrative Hearings in
7 writing of their withdrawal.

8 C. **Fine.** It is AGREED that Respondents shall pay to the Department a fine of \$1,650, in the form of a
9 cashier's check made payable to the "Washington State Treasurer," upon entry of this Consent Order.

10 D. **Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee
11 of \$156.60, in the form of a cashier's check made payable to the "Washington State Treasurer," upon entry of this
12 Consent Order. Respondents may pay both the fine and investigation fee in the form of one cashier's check made
13 payable to the "Washington State Treasurer" upon entry of this Consent Order.

14 E. **Authority to Execute Order.** It is AGREED that the undersigned Respondents have represented and
15 warranted that they have the full power and right to execute this Consent Order on behalf of the parties
16 represented.

17 F. **Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide
18 by the terms and conditions of this Consent Order may result in further legal action by the Director. In the
19 event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in
20 pursuing such action, including but not limited to, attorney fees.

21 G. **Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into
22 this Consent Order, which is effective when signed by the Director's designee.

23 H. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read this
24 Consent Order in its entirety and fully understand and agree to all of the same.

1 **RESPONDENTS:**

2 **Beyond Financial, Inc. DBA Beyond Mortgage**

3 By:

4 *Terri Warden*
5 Terri Warden
6 Owner and Designated Broker

7-30-09
Date

7 *Terri Warden*
8 Terri Warden
9 Individually

7-30-09
Date

10 DO NOT WRITE BELOW THIS LINE

11 THIS ORDER ENTERED THIS 24th DAY OF August, 2009.

12 *Deborah Bortner*
13 DEBORAH BORTNER
14 Director
15 Division of Consumer Services
16 Department of Financial Institutions

17 Presented by:

18 *Deborah Pinsonneault*
19 DEBORAH PINSONNEAULT
20 Financial Legal Examiner



21 Approved by:

22 *James R. Brusselback*
23 JAMES R. BRUSSELBACK
24 Enforcement Chief