



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS

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

COMMUNITY HOME LENDING, INC., and  
CURTIS DEAN ORVIK, President, Owner and  
Designated Broker,

Respondents.

NO. C-09-030-09-FO01

FINAL ORDER

I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On July 28, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Cease and Desist, Suspend License, Impose Fine, and Collect Investigation Fee (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated July 28, 2009, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Curtis Dean Orvik and Community Home Lending, Inc. The Department served the Statement of Charges, cover letter dated July 28, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Curtis Dean Orvik and Community Home Lending, Inc. on Respondents on July 28, 2009 by First-Class mail and Federal Express overnight delivery. On July 29, 2009, the documents sent via Federal

1 Express overnight delivery were delivered. The documents sent via First-Class mail were not returned  
2 to the Department by the United States Postal Service.

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

6 B. Record Presented. The record presented to the Director's designee for her review and  
7 for entry of a final decision included the following: Statement of Charges, cover letter dated July 28,  
8 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for  
9 Adjudicative Hearing for Curtis Dean Orvik and Community Home Lending, Inc., with documentation of  
10 service.

11 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
12 Director's deesignee hereby adopts the Statement of Charges, which is attached hereto.  
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## 14 II. FINAL ORDER

15 Based upon the foregoing, and the Director's designee having considered the record and  
16 being otherwise fully advised, NOW, THEREFORE:  
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18 A. IT IS HEREBY ORDERED, That:

- 19 1. Respondents Community Home Lending, Inc. and Curtis Dean Orvik cease and desist  
20 from conducting the business of a mortgage broker;
- 21 2. Respondent Community Home Lending, Inc.'s license to conduct the business of a  
22 Mortgage Broker is suspended; and
- 23 3. Respondents Community Home Lending, Inc. and Curtis Dean Orvik jointly and  
24 severally pay a fine of \$2,775;
- 25 4. Respondents Community Home Lending, Inc. and Curtis Dean Orvik jointly and  
severally pay an investigation fee of \$484.80.

1           B.     Reconsideration.     Pursuant to RCW 34.05.470, Respondents have the right to file a  
2 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
3 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
4 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
5 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The  
6 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
7 Reconsideration a prerequisite for seeking judicial review in this matter.  
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9           A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date  
10 the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written  
11 notice specifying the date by which it will act on a petition.

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

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

18           E.     Non-compliance with Order. If you do not comply with the terms of this order, the  
19 Department may seek its enforcement by the Office of Attorney General to include the collection of the  
20 fines, fees and restitution imposed herein.  
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22           F.     Service.           For purposes of filing a Petition for Reconsideration or a Petition for  
23 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
24 attached hereto.  
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DATED this 3<sup>rd</sup> day of September, 2009.

STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS



DEBORAH BORTNER  
DIRECTOR  
DIVISION OF CONSUMER SERVICES