



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-FO02

FINAL ORDER TO CEASE AND DESIST

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 Temporary Order to Cease and Desist against Respondents Community Home Lending, Inc. and Curtis Dean Orvik (Temporary Order to Cease and Desist). A copy of the Temporary Order to Cease and Desist is attached and incorporated into this order by this reference. The Temporary Order to Cease and Desist 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 Temporary Order to Cease and Desist, 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,

1 2009, the documents sent via Federal Express overnight delivery were delivered. The documents sent  
2 via First-Class mail were not returned to the Department by the United States Postal Service.

3 On August 21, 2009, the Department received an Application for Adjudicative Hearing for  
4 Respondent Curtis Dean Orvik by telefacsimile. On August 24, 2009, the Department received the  
5 original signed Application for Adjudicative Hearing for Respondent Curtis Dean Orvik by First-Class  
6 mail postmarked August 21, 2009.

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

10 B. Record Presented. The record presented to the Director's designee for her review and  
11 for entry of a final decision included the following:  
12

- 13 1. Temporary Order to Cease and Desist, cover letter dated July 28, 2009, Notice of  
14 Opportunity to Defend and Opportunity for Hearing, and blank Applications for  
15 Adjudicative Hearing for Curtis Dean Orvik and Community Home Lending, Inc.,  
with documentation of service;
- 16 2. Application for Adjudicative Hearing for Curtis Dean Orvik.

17 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
18 Director's designee hereby adopts the Temporary Order to Cease and Desist, which is attached hereto.  
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## 20 II. FINAL ORDER

21 Based upon the foregoing, and the Director's designee having considered the record and  
22 being otherwise fully advised, NOW, THEREFORE:  
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24 A. IT IS HEREBY ORDERED, That Respondents Community Home Lending, Inc. and  
25 Curtis Dean Orvik shall permanently cease and desist from participating in the conduct of the affairs of

1 any mortgage broker subject to licensure by the Director, in any manner, specifically including, but not  
2 limited to originating any residential mortgage loan, assisting with the origination of any residential  
3 mortgage loan, and holding himself out as able to assist any person with applying for or obtaining any  
4 residential mortgage loan.

5       B.     Reconsideration.       Pursuant to RCW 34.05.470, Respondents have the right to file a  
6 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
7 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
8 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
9 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The  
10 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
11 Reconsideration a prerequisite for seeking judicial review in this matter.  
12

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

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

19       D.     Judicial Review.       Respondents have the right to petition the superior court for  
20 judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements  
21 for filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.  
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23       E.     Service.       For purposes of filing a Petition for Reconsideration or a Petition for  
24 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
25 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*  
DEBORAH BORTNER  
DIRECTOR  
DIVISION OF CONSUMER SERVICES