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

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

C-09-030-09-TD01

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

TEMPORARY ORDER TO
CEASE AND DESIST

Respondents.

THE STATE OF WASHINGTON TO: COMMUNITY HOME LENDING, INC.
CURTIS DEAN ORVIK

COMES NOW the Director of the Washington State Department of Financial Institutions (Director), by and through his designee Deborah Bortner, Division Director, Division of Consumer Services (designee), and finding that the public is likely to be substantially injured by delay in issuing a cease and desist order, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, enters this temporary order to cease and desist pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act), based on the following findings:

I. FACTUAL FINDINGS

1.1 Respondent Community Home Lending, Inc. (Community Home Lending) was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker on August 10, 2001, and continues to be licensed to date. Respondent Community Home Lending is licensed to conduct the business of a mortgage broker at the following location:

7407 N. Division St. Ste. E
Spokane, WA 99208

1.2 Respondent Curtis Dean Orvik (Respondent Orvik) is President, Owner, and Designated Broker of Respondent Community Home Lending. Respondent Orvik was named Designated Broker of Respondent Community Home Lending on August 10, 2001, and continues as Designated Broker to date.

1 **1.3 Surety Bond Cancellation.** On May 12, 2009, the Department received notice from International
2 Fidelity Insurance Company that Respondent Community Home Lending's surety bond would be cancelled,
3 effective June 10, 2009. To date, Respondents have failed to provide the required surety bond.

4 **II. GROUNDS FOR ENTRY OF ORDER**

5 **2.1 Requirement to Maintain Surety Bond.** Based on the Factual Allegations set forth in Section I
6 above, Respondents are in apparent violation of RCW 19.146.205(4)(a) and WAC 208-660-175(1) for failing to
7 file and maintain a surety bond with the Department.

8 **III. AUTHORITY TO ISSUE TEMPORARY ORDER TO CEASE AND DESIST**

9 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 19.146.227, the
10 Director is authorized to issue a temporary order to cease and desist whenever the Director determines that the
11 public is likely to be substantially injured by delay in issuing a cease and desist order. Based on the Factual
12 Findings and Grounds for Entry of Order set forth above, Respondent Community Home Lending does not
13 maintain the required surety bond, and the public is likely to be substantially injured by the lack of said surety
14 bond coverage.

15 **IV. ORDER**

16 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue Temporary
17 Order to Cease and Desist, and pursuant to RCW 19.146.227, the Director determines that the public is likely to
18 be substantially harmed by a delay in entering a cease and desist order. Therefore, the Director **ORDERS** that:

19 **4.1** Respondents shall immediately cease and desist from participating in the conduct of the affairs of any
20 mortgage broker subject to licensure by the Director, in any manner, specifically including, but not limited to
21 originating any residential mortgage loan, assisting with the origination of any residential mortgage loan, and
22 holding himself out as able to assist any person with applying for or obtaining any residential mortgage loan.

23 **4.2** This order shall take effect immediately and shall remain in effect unless set aside, limited, or
24 suspended in writing by an authorized court.

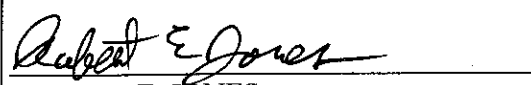
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DATED this 28th day of July, 2009.



DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:



ROBERT E. JONES
Financial Legal Examiner



Approved by:



JAMES R. BRUSSELBACK
Enforcement Chief