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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  
Check Cashers and Sellers Act of Washington by:

THE LOAN LOCATION INC.,  
JAMIE A. ROBISON, Owner and President,  
CLIFFORD E. ROBISON, Owner and Chairman, and  
ROZALYN A. WALSTON, Owner and C.E.O.,

Respondents.

NO. C-09-164-09-SC01

STATEMENT OF CHARGES and NOTICE  
OF INTENTION TO ENTER AN ORDER TO  
REVOKE LICENSE, BAN FROM INDUSTRY,  
IMPOSE FINE, OBTAIN ANNUAL REPORTS,  
COLLECT ANNUAL ASSESSMENT[S],  
AND COLLECT INVESTIGATION FEE

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**INTRODUCTION**

Pursuant to RCW 31.45.110 and RCW 31.45.200, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.45 RCW, the Check Cashers and Sellers Act (Act). After having conducted an investigation pursuant to RCW 31.45.100, and based upon the facts available as of the date of this Statement of Charges, the Director institutes this proceeding and finds as follows:

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**I. FACTUAL ALLEGATIONS**

**1.1 Respondents.**

A. **The Loan Location (Respondent Loan Location)** was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a check casher with a small loan endorsement and a check seller on July 26, 2007, and has continued to be licensed to date. Respondent Loan Location is licensed to conduct the business of a check casher with a small loan endorsement and a check seller at 10225 198<sup>th</sup> St. E. Ste. 201 Graham, Washington 98338.

B. **Jamie A. Robison (Respondent J. Robison)** is an Owner and President of Respondent Loan Location.

C. **Clifford E. Robison (Respondent C. Robison)** is an Owner and Chairman of Respondent Loan Location.

1           D.       **Rozalyn A. Walston (Respondent Walston)** is an Owner and C.E.O. of Respondent Loan  
2 Location.

3 **1.2 Failure to Maintain Bond.** On April 21, 2009, the Department received notice from Contractors  
4 Bonding and Insurance Company (CBIC) that Respondents' surety bond would be cancelled, effective May 18,  
5 2009. To date, Respondents have failed to provide the Department the required surety bond or an approved  
6 alternative.

7 **1.3 Failure to Comply with Directives and Investigation.** On February 23, 2009, the Department sent  
8 Respondents a letter directing them to file their 2008 annual reports and remit any annual fees due. As of the  
9 date of this document, the Respondents have not responded to the directive. On May 12, 2009, the Department  
10 sent Respondent J. Robison an email at her last known email address, informing the Respondents they needed to  
11 reinstate their cancelled bond or submit surrender closure forms by May 20, 2009. As of the date of this  
12 document, the Respondents have not responded to the email. On May 27, 2009, the Department sent a Notice  
13 of Expiration to the Respondents reminding them of their responsibility under the Act and if they wish to  
14 reinstate their license they would have to file the 2008 annual reports, assessments owed, and a 25% penalty (of  
15 assessment amount) by June 5, 2009. The Respondents did not respond. The Department has made several  
16 attempts, with no success, to contact the Respondents by telephone and via email. Recent emails sent to the  
17 Respondents have been returned as undeliverable, and the Respondent's business telephone number has been  
18 disconnected. It appears the Respondents have ceased operations without notifying the Department.

19 **1.4 Failure to File Financial Statements and Pay Annual Assessments.** For licensees on a fiscal year,  
20 an Annual Assessment Worksheet and Consolidated Annual Report, as well as the annual assessment calculated  
21 thereon, are due to the Department within one hundred five days after the close of each fiscal year, concerning  
22 the business and operations of each licensed place of business conducted during such fiscal year. To date,  
23 Respondents, who were on a fiscal year, have not provided the calculation worksheets or paid the annual  
24 assessment fees for fiscal year 2007; ending June 30, 2008 and due by October 13, 2008. The annual report for  
25 the fiscal year 2008; ended June 30 2009, will be due by October 13, 2009.

1 **1.5 On-Going Investigation.** The Department's investigation into the alleged violations of the Act by  
2 Respondents continues to date.

## 3 **II. GROUNDS FOR ENTRY OF ORDER**

4 **2.1 Requirement to Maintain Surety Bond.** Based on the Factual Allegations set forth in Section I  
5 above, Respondents are in apparent violation of RCW 31.45.030(5) and WAC 208-630-180 for failing to file  
6 and maintain a surety bond or approved alternative with the Department.

7 **2.2 Requirement to Comply with the Department's Investigative Authority.** Based on the Factual  
8 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.45.100 and WAC  
9 208-630-370 for not producing requested documents to the Department and for not assisting the Department, as  
10 necessary, with a pending investigation.

11 **2.3 Requirement to File Financial Statements.** Based on the Factual Allegations set forth in Section I  
12 above, Respondents are in apparent violation of RCW 31.45.090 and WAC 208-630-830, for failing to provide  
13 annual financial statements to the Director within one hundred five days after the close of each calendar fiscal  
14 year.

15 **2.4 Requirement to Pay Annual Assessments.** Based on the Factual Allegations set forth in Section I  
16 above, Respondents are in apparent violation of RCW 31.45.050(1), WAC 208-630-400 for failing to pay to the  
17 Director an annual assessment fee no later than one hundred five days after the close of each calendar fiscal  
18 year.

## 19 **III. AUTHORITY TO IMPOSE SANCTIONS**

20 **3.1 Authority to Revoke License.** Pursuant to RCW 31.45.110(2)(a), the Director may revoke a license if  
21 a licensee is violating or has violated the Act including rules and orders, or commits any act or engages in  
22 conduct that demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the public, or  
23 fails to produce any document, book, or record in his or her possession for inspection, or fails to pay a fee  
24 required by the director or maintain the required bond.

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1 **3.2 Authority to Remove and Ban from the Industry.** Pursuant to RCW 31.45.110(2)(e), the Director  
2 may remove from office or ban from participation in the conduct of the affairs of any licensee any director,  
3 officer, sole proprietor, partner, controlling person, or employee of a licensee that is violating or has violated the  
4 Act including rules and orders, or commits any act or engages in conduct that demonstrates incompetence or  
5 untrustworthiness, or is a source of injury or loss to the public.

6 **3.3 Authority to Impose Fine.** Pursuant to RCW 31.45.110(2)(c), the Director may impose a fine, not to  
7 exceed one hundred dollars per day for each day's violation of the Act, on any licensee or applicant, or any  
8 director, officer, sole proprietor, partner, controlling person, or employee of a licensee or applicant, that is  
9 violating or has violated the Act including rules and orders, or commits any act or engages in conduct that  
10 demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the public.

11 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 31.45.050(1), RCW 31.45.100, WAC 208-  
12 630-015, WAC 208-630-020, WAC 208-630-023 and WAC 208-630-02303, the Director shall collect from the  
13 licensee the actual cost of an examination or investigation of the business, books, accounts, records, files, or other  
14 information of a licensee or person who the Director has reason to believe is engaging in the business governed by  
15 the Act. The investigation charge will be calculated at the rate of sixty-nine dollars and one cent (\$69.01) per hour  
16 that each staff person devoted to the investigation, plus actual expenses.

#### 17 **IV. NOTICE OF INTENTION TO ENTER ORDER**

18 Respondents' violations of the provisions of chapter 31.45 RCW and chapter 208-630 WAC, as set forth in  
19 the above Factual Allegations and Grounds for Entry of Order, constitute a basis for the entry of an Order under  
20 RCW 31.45.110 and RCW 31.45.200. Therefore, it is the Director's intention to ORDER that:

- 21 **4.1** Respondent The Loan Location Inc.'s license to conduct the business of a check seller and check  
22 cashier with a small loan endorsement be revoked;
- 23 **4.2** Respondent The Loan Location Inc. be banned from participation in the conduct of the affairs of any  
24 check cashier or check cashier with a small loan endorsement or check seller subject to licensure by the  
25 Director, in any manner, for a period of 5 years;
- 4.3** Respondents Jamie A. Robison, Clifford E. Robison and Rozalyn A. Walston be banned from  
participation in the conduct of the affairs of any check cashier or check cashier with a small loan  
endorsement or check seller subject to licensure by the Director, in any manner, for a period of 5 years;

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- 4.4 Respondents The Loan Location Inc, Jamie A. Robison, Clifford E. Robison and Rozalyn A. Walston jointly and severally pay a fine which, as of the date of these charges, totals \$6,000; and
- 4.5 Respondents The Loan Location Inc, Jamie A. Robison, Clifford E. Robison, and Rozalyn A. Walston jointly and severally pay an investigation fee which, as of the date of these charges, totals \$690.10, calculated at \$69.01 per hour for the 10 staff hours devoted to the investigation.

**IV. AUTHORITY AND PROCEDURE**

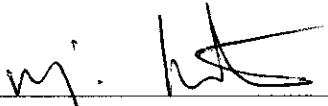
This Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Ban from Industry, Impose Fine, File Annual Reports, Collect Annual Assessments, and Collect Investigation Fee (Statement of Charges) is entered pursuant to the provisions of RCW 31.45.110 and RCW 31.45.200, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

Dated this 19th day of October, 2009.



DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:



WILLIAM HALSTEAD  
Financial Legal Examiner

Approved by:



JAMES R. BRUSSELBACK  
Enforcement Chief



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**STATE OF WASHINGTON  
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THE LOAN LOCATION INC.,  
JAMIE A. ROBISON, Owner and President, and  
CLIFFORD E. ROBISON, Owner and Chairman, and  
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NOTICE OF OPPORTUNITY TO DEFEND  
AND OPPORTUNITY FOR HEARING

Respondents.

9 THE STATE OF WASHINGTON TO: THE LOAN LOCATION, JAMIE A. ROBISON, CLIFFORD E.  
10 ROBISON, AND ROZALYN A. WALSTON

11 YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed by the Department  
12 of Financial Institutions, a true and correct copy of which is attached and made a part hereof.

13 YOU ARE HEREBY NOTIFIED that you may file an application for an adjudicative hearing before the  
14 Washington State Department of Financial Institutions on the Statement of Charges. Service of this notice is  
15 deemed complete upon deposit in the United States mail. YOUR APPLICATION MUST BE RECEIVED BY  
16 THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE  
17 YOU RECEIVED THIS NOTICE. If you demand a hearing, you will be notified of the time and place for the  
18 hearing at least seven (7) days in advance of the hearing date.

19 At the hearing, you may appear personally, and by counsel, if you desire. The hearing will be as informal  
20 as is practical within the requirements of the Administrative Procedure Act (see chapter 34.05 RCW). The hearing  
21 will be recorded. The primary concern will be getting to the truth of the matter insofar as the Statement of Charges  
22 is concerned. Technical rules of evidence will not be binding at the hearing except for the rules of privilege  
23 recognized by law. You have the right to present evidence and witnesses in your own behalf, and to cross-examine  
24 those witnesses presented in support of the Statement of Charges. You may require the attendance of witnesses by  
25 subpoena. If you are limited English- speaking or hearing impaired, you have the right to have an interpreter  
appointed at no cost to you, as discussed below.

1            INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-  
2 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for  
3 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate  
4 in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN  
5 INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request  
6 the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative  
7 Hearing form.

8            YOU ARE FURTHER NOTIFIED that if the Department of Financial Institutions does not RECEIVE the  
9 Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this will  
10 constitute a waiver of your right to a hearing and the Director will find that you do not contest the allegations of the  
11 Statement of Charges. Upon such a finding by the Director a final order will be immediately entered disposing of  
12 this matter as described in the Statement of Charges. If you desire a hearing in this matter, please return the  
13 attached Application for Adjudicative Hearing to:

14                            Department of Financial Institutions  
15                            Division of Consumer Services  
16                            Attn: Fatima Batie  
17                            PO Box 41200  
18                            Olympia, Washington 98504-1200

19                            Dated this 19<sup>th</sup> day of October, 2009.



20                            *Deborah Bortner*

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22                            DEBORAH BORTNER  
23                            Director  
24                            Division of Consumer Services  
25                            Department of Financial Institutions