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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 Escrow  
Agent Registration Act of Washington by:

C-09-206-09-TD01

MICKI THOMPSON,

TEMPORARY ORDER TO  
CEASE AND DESIST

Respondent.

THE STATE OF WASHINGTON TO: MICKI THOMPSON

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 interest will be irreparably harmed by delay in issuing an Order to Cease and Desist, enters this Temporary Order to Cease and Desist pursuant to chapter 18.44 RCW, the Escrow Agent Registration Act (Act), based on the following findings:

**I. FACTUAL FINDINGS**

**1.1 Respondent Micki Thompson (Respondent)** has never been licensed by the Department as an Escrow Agent or Escrow Officer. At all times relevant to this Temporary Order to Cease and Desist, Respondent was employed by Great American Escrow LLC, an Escrow Agent licensed under the Act.

**1.2 Prohibited Practices.** On or about May 21, 2009, Respondent was indicted in the United States District Court, Western District of Washington, on charges of Conspiracy to Commit Bank Fraud and Wire Fraud and Conspiracy to Engage in Money Laundering, under case number CR09-160. The Indictment alleges Respondent conducted escrow closings in at least 30 transactions as part of the conspiracy resulting in substantial financial losses to lenders and Washington residents. The Indictment further alleges that as part of the conspiracy, Respondent received payment of at least \$10,500 from one of the co-conspirators.

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**II. GROUNDS FOR ENTRY OF ORDER**

**2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above, Respondent is in apparent violation of RCW 18.44.301(1), (2), and (3) for engaging in the conduct alleged in Indictment CR09-0160.

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

**3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 18.44.440, the Director is authorized to issue a Temporary Order to Cease and Desist whenever the Director makes a finding, in writing, that the public interest will be irreparably harmed by delay in issuing a cease and desist order. Based on the Factual Findings and Grounds for Entry of Order set forth above, it appears that Respondent has participated in a conspiracy through which multiple lenders and members of the public have been harmed. As a result, the Director finds that the public interest will be irreparably harmed by delay in issuing an Order to Cease and Desist order and permitting Respondent to continue working in the Escrow industry.

**IV. ORDER**

Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue Temporary Order to Cease and Desist, and pursuant to RCW 18.44.400, the Director finds that the public interest will be irreparably harmed by delay in issuing a cease and desist order. Therefore, the Director ORDERS that:

**4.1** Respondent Micki Thompson shall immediately cease and desist from participating in the conduct of the affairs of any Escrow Agent licensed by the Department or subject to licensure by the Department, in any manner which could result in Respondent obtaining access to Escrow files, records, funds, or accounts; and

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

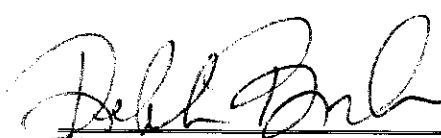
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1 **NOTICE**


2 PURSUANT TO CHAPTER 18.44 RCW, YOU ARE ENTITLED TO A HEARING WITHIN 14 DAYS  
3 OF REQUEST TO DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU  
4 DESIRE A HEARING, THEN YOU MUST RETURN THE ACCOMPANYING APPLICATION FOR  
5 ADJUDICATIVE HEARING, INCORPORATED HEREIN BY THIS REFERENCE. FAILURE TO  
6 COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE HEARING FORM SO THAT IT IS  
7 RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN 20 DAYS OF THE DATE  
8 THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN  
9 THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING IN THE  
10 U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED THAT DEFAULT  
11 WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING PERMANENT ON THE 21ST DAY  
12 FOLLOWING SERVICE OF THIS ORDER UPON YOU.

13 WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY ORDER  
14 TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE COUNTY OF  
15 YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING ASIDE, LIMITING, OR  
16 SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE ADMINISTRATIVE  
17 PROCEEDINGS PURSUANT TO THIS NOTICE.

18 DATED this 28<sup>th</sup> day of July, 2009.

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

25 Presented by:

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27 \_\_\_\_\_  
28 STEVEN C. SHERMAN  
29 Financial Legal Examiner

30 Approved by:

31   
32 \_\_\_\_\_  
33 JAMES R. BRUSSELBACK  
34 Enforcement Chief

