

Mortgage Broker Practices Act Rulemaking Panel Meeting Minutes

April 27, 2006

Panel members present: Chuck Cross, Catherine Mele-Hetter, Rich Bennion, Jeffrey Lorsch, and Adam Stein

Absent: Jeff Berglund and Laura Kiel

1. Welcome and Introductions

Chuck introduced the Panel and other DFI staff present.

2. Recap of Meeting Format and Protocols

Chuck reminded the audience to sign in on the attendance sheet, and sign up on the public comment sheet if they want to make comments. At the appropriate time, they'll be asked to come to the microphone, state their name, and give their comments.

All meeting information will be posted on DFI's website, www.dfi.wa.gov. The best way to make your comments is through the comment form on the website. Second best, is to submit written comments. Oral comments are okay, but the preferred method is through our website.

3. Document Status Report – MBWACv20060424 – Initial Draft - projected on TV monitors

After this meeting, we will put this document on the DFI website, and it will become our first version. This is the basic outline we'll be working with and will continue to fill in.

- New material will be added and highlighted in yellow.
- We took the definitions from the RCW and put in these rules.
- New definitions are underlined, and existing definitions are not underlined.
- We also added some new rules.
- The [] include our comments. There is the person's initials, the date, and their comments. The comments in [] will come and go as we deal with the issue.
- New sections are noted and are not underlined.

4. Reading and Assignments of Public Comments to Date

Cindy Fazio, DFI, read through the comments. The Panel considered each comment, either by dismissing it or assigning it to a Sub-Panel.

Comments Received April 10 – April 21, 2006

1. Comment:

a. The multiple licensing of loan officers under different brokers: I understand that it can be a hassle to keep track of this. I suggest we take a lesson from the real estate industry. The WA Realtors and MLS side send out periodic report called a "BVR" for Broker Verification Report. The broker to are responsible for verify the names of all their Realtors who work for them, make additions and/or deletions. The real estate industry sends these out monthly. The broker can make changes and send it back or just use it for informational purposes. Once a year in January the broker must sign it and return it or be fined \$500.

Adam said that is a fairly standard and effective tool.

Chuck commented that this is a less detailed and comprehensive way of handling these lists than we've talked about. We plan to have the updates electronically.

Licensing Sub-Panel.

b. The cost and practice of multiple licenses. I feel the cost to be "registered" under a second broker if already "licensed" under one broker should reflect fees appropriate to the work. Presuming they have been fully licensed including background etc... The cost of the next license is just an administrative process to "register" them. Fees should not reflect the same amount of work that went into the initial full process. I would guess somewhere between a third and a half of the initial licensing fee.

We will handle this in agenda item #6 today.

Jeffrey said that examinations and enforcement are also included in this cost. We are still addressing the issue and have not come to an agreement.

Panel.

c. Broker Verification Report: A simple report from the database to each licensed mortgage broker listing names registered under their license may save work at DFI trying to keep things straight. This also gives DFI accountability to the Broker for cases where they may have un-licensed originators working for them. It removes broker excuses. A column added next to each originators name could show any other broker they are registered with. This type of process puts the responsibility on the industry to help DFI keep it's database straight.

Licensing Sub-Panel.

d. Another idea is to add a license number slot for the originator to one of the disclosure forms or perhaps a separate sheet with the originator disclosing their license number. Wholesale lenders could not process the file unless it had a number. I have spoken to various lenders and they said "if was a law/rule of the state, they would have to verify the # and comply". This could greatly aid in compliance without using more of DFI's resources.

This was discussed in the Licensing Sub-Panel. We talked about putting the license number on business cards and advertising.

Licensing, Examination, and Misc. Sub-Panels.

2. Comment:

A few comments regarding what was discussed at the last meeting:

a. The amount of the bond: The dept should look at past claims against broker bonds to determine if adjustments need to be made to the level of bonding required.

Chuck said we don't have a good handle on the history of bonding amounts.

Already been considered.

b. A LO moving from one company to another: we need to make sure we don't infringe on the rights of the LO to get paid on loans originated and not yet closed with their old company. There is an issue regarding when compensation is earned, but an owner, upon learning of an application for a job change, could prematurely terminate an LO in order to not pay commissions that would be earned if the LO was allowed to close out their pipeline. I would propose a delay in the posting of "new company" information for 30-45 days to allow the LO to make a smooth transition to the new firm.

Rich said this is better addressed in employment contracts.

Adam added that this does not belong in statute or rules.

Misc. Sub-Panel.

c. The cost to change a license: This should be the dept's actual cost of making the change. I can't imagine it should cost any more than \$20-25.

Licensing Sub-Panel.

d. Cost of additional licenses for one LO: It is highly unlikely that there will be a significant number of LO's requiring multi-company licenses. When an additional license is required, it is usually because the LO will have the opportunity to make more money on certain types of loans at another firm. The extra \$125 won't be a barrier to that decision. If I may use another licensing example, look at auto licensing. Are discounts given by DOL when you license a second car under your name?

This falls under #6 in today's agenda.

3. Comment:

Please clarify for me the educational requirements for mortgage lenders in Washington. We have students calling us asking questions about this and I want to make sure we are giving correct and current information.

No action.

4. Comment:

I'm an attorney currently licensed with the Washington State Bar Association. I was suspended for 60 days beginning in January of 2003. I had some personal problems about 5 years ago which led to some poor judgment in several decisions I made when I closed my law practice in Olympia during the first months of 2001. In late 2002, I stipulated to the 60 days suspension with the Bar Association rather than fight it.

Since the latter half of 2001, I have been working as a loan officer in State of Washington. I have been very successful and can provide stellar recommendations from employers and mortgage brokers I have worked for and who I currently work for.

Section 20 (I believe that's the section), which is part of the revisions to the Mortgage Broker Practices Act--Engrossed House Bill 2340--states, in part, that in order to obtain a Loan Originator's license, the applicant shall not have a professional license suspended in the past 5 years under this section "or a similar state statute." Does my suspension, which will have occurred 4 years from January 2007 when these new rules go into effect, preclude me from obtaining a loan originator's license in Washington State?

Given my professional background as an attorney, this new specific section of the statute looks very blunt and unconditional on its face. A strict interpretation of this new rule would seem to preclude me from obtaining a loan originators license unless this new rule is interpreted that the state legislature did not intend that the WA laws governing the licensing of attorneys to be a "similar state statute" to the Mortgage Broker Practices Act.

I made the transition from practicing attorney to loan officer/originator irrespective of the problems I was having with the WA State Bar Association's Office of Disciplinary Counsel 4-5 years ago. I thoroughly enjoy and value my career as a loan originator and would be extremely disappointed if a few incidents which occurred during a brief and isolated period of time caused my loan originator career to come to a halt for at least one year, due to these newly enacted requirements in Mortgage Brokers Practices Act. The possibility of me having to cease work as a loan officer in Washington State seems very unfair and almost unimaginable to me.

I would appreciate some feedback as soon as possible. Clearly if there is a significant possibility I could be denied a Washington loan originator license next year, I will have to take measures to possibly alter my career path and/or consult an attorney to possibly appeal my denial of a loan originator license to an administrative judge/hearing.

Adam said we already have a good set of standards we want to hold the loan originators to.

“Financial misconduct” is already defined.

Chuck talked to this person, and it has nothing to do with financial misconduct. His ability to practice law was suspended. The Director has discretion. Chuck wants the Panel to consider this one.

Catherine said we'll need to look at the law, and see if there's room for interpretation. He can be an attorney now.

Chuck added that the bar let him back in, and they have higher standards.

Jeffrey said we are dealing with real people. No one is grandfathered in. We need to deal with individual situations. Ohio lost 10% of their loan originators, because they had felonies.

Chuck explained that we need to have a legal interpretation first to see if it is even possible.

Catherine said we need to interpret "any similar state statutes."

Misc. Sub-Panel for review and back to the Panel for discussion.

5. Comment:

Comment delivered on 11/10/05 by Richard Hagar. Submitted by CC on 4/13/06:

Summary:

A significant contributing factor to the ongoing mortgage fraud and pressure on appraisers is the lack of knowledge on the part of most loan officers. There is a disconnect between federal guidelines and requirements and the mortgage originator. Appraisers are concerned that the lending industry thinks that laws and guidelines on appraisals do not apply to them. Loan officers frequently say: "I want to make sure the appraiser can make value before I order an appraisal and spend \$400." This is a solicitation to an appraiser to commit a crime.

The solution to this problem is including USPAP standards in the law or rules (Standards 203 and AO-19). Suggestion for language: "It is illegal for any mortgage broker, loan officer, processor, employee, their agent(s), or subagent(s) to ask the appraiser, or appraisal firm, or included in an appraisal order or request (verbal or written) any of the following terms:

- The appraiser must provide an appraisal with a minimum value of \$_____.
- Please call and notify if it is not possible to support a value at or above \$_____, before you proceed."

Additional examples not included. CC has hardcopy of comment.

Adam says this issue confronts a lot of mortgage companies, but he cannot see putting it in statute or rules.

Chuck said we have a duty to address appraiser's concerns and appraiser influence.

Rich said they rely on the Uniform Standards of Professional Appraisal Practice (USPAP). They make it clear what appraisers can and can't do. They expect appraisers to let them know if they experience any problems.

Chuck explained that appraisers have come to DFI for years raising concerns. We need to give their concerns some consideration. Chuck sees a difference in mortgage brokers interacting with appraisers and bankers interacting with appraisers. There are compliance issues with the mortgage broker industry.

Examination and Enforcement Sub-Panels.

6. Comment:

Comment received 11/19/05 from John Neubauer, SRA and submitted by CC on 4/13/06:

Summary:

Concerned with MBs asking appraisers for a predetermined value. "I believe Washington . . . through written law need to inform [the lending industry] that it is clearly illegal to ask for a 'predetermined value.' Penalties should be in place for first offenders and harsh penalties for repeat offenders.

Adam says it is against the statute to not pay for appraisals you've already ordered.

Examination Sub-Panel.

7. Comment:

Comment dated 2/15/06 submitted to CC by Chuck Munson, President Seattle Chapter of Appraiser Association:

Summary:

Bribes are uncommon. Among residential appraisers, however, non-payment and threats to withhold payment are prevalent. The appraisers would like to strengthen the rule covering this area in order to enable DFI to more readily discipline MBs who attempt to influence appraiser opinions by either withholding or threatening to withhold payment for appraisal services.

Examination Sub-Panel.

8. Comment:

My belief is that Loan Originators, whether hired as employees or as Independent Contractors, should represent the Mortgage Broker's interests, values, business. By forcing Mortgage Brokers to allow LOs to hang their licenses with competing Mortgage Brokers is a HUGE conflict of interest.

Comment is in regards to LOs being truly independent contractors. I am aware of a few situations where Mortgage Brokers have multiple branch locations; I am in favor of allowing the

licensees to conduct business from any location in which the Mortgage Broker holds a license thus not requiring the LO to obtain multiple licensing for the same Mortgage Broker.

Disregard this if I am wrong in my understanding of the new law; Mortgage brokers are still held responsible for the bonding and any adverse actions even with the licensing of LOs. Unless it is the intention of the law to make LOs be held responsible for their actions and not the Mortgage Broker, and require them to obtain their own bonding like Real Estate Agents; I do not believe it would be fair for Mortgage Brokers that LOs be allowed to hang their licenses with multiple Mortgage Brokers. As I understand it Real Estate Agents aren't allowed that under current laws due to conflict of interest. Yet they are considered independent contractors. Insurance Agents are considered 1099 independent contractors but yet they are employed by only ONE Broker at any given time. Also, tied into my initial comment above, since the new law actually redefines the term 'independent contractor', and specifically states that they are '...not subject to the other's right of control, ...' It seems clear that this was meant to require LOs who act as such (independent contractors), obtain and hold their own Bond.

Else a rule must be established to where the Mortgage Broker is allowed to enact a 'non-compete' clause with the Independent Contractor.

I also think there is a conflict in the law itself, Sec. 6 (2) indicates that any contract entered by a LO shall be binding on the mortgage broker. How is this possible? I think the commission needs to seriously address this issue.

Another comment in regards to whether or not LOs be able to operate their businesses independently. I would hope the obvious answer to this is 'NO'. see above comments.

Comment on Office locations -

Loan Originators work for Mortgage Brokers, whether as Independent Contractors or as employees, and should not be allowed to differentiate or act independently of the Mortgage Broker company which they were hired to represent. see above comments.

[Chuck said this asks for us to reconsider the law, which we cannot do.](#)

[Considered and dismissed.](#)

9. Comment:

I am extremely enthusiastic about this change. I have been in the mortgage industry for nineteen years and I have been embarrassed by the lack of training and professionalism, not to mention ethics, that exist in this industry. I think companies should have to register their training procedures with the state and I think loan officers need to be tested and licensed throughout their careers. I also think there needs to be some central place to report ethics violations to the state, so that loan officers cannot just move from company to company and continue with their poor business practices which are detrimental to borrowers and the reputation of our industry. This can't happen soon enough.

[This deals with the statute. Testing and continuing education will be dealt with in rules. DFI is the location to report to.](#)

[Considered and dismissed.](#)

10. Comment:

In the real estate world there are agents and brokers. In the mortgage broker community it appears the legal terminology is going to be loan originators and brokers. After Jan of 2007 will it be necessary for brokers to standardize their title/language in communicating with the public by using the term "loan originator" only in referring to individuals who are now currently known by a variety of different terms such as Loan Officers/Loan Advisors/Loan Counselors etc ?

Adam said this was discussed in the Licensing Sub-Panel. They can call themselves whatever they want to as long as when they refer to themselves as licensed, they say licensed loan originator.

Licensing Sub-Panel.

11. Comment:

I have Loan Officers in Oregon and Washington. Oregon requires that Loan Officers be certified, and requires clock hour classes.

It was mentioned in the last meeting that consideration would be made to allow Loan Officers in other states to use those clock hours towards the requirements to obtain a Washington license for a Loan Officer. I am hoping that this will be the case.

I applaud the issue of having Loan Officers licensed! (I also hope that we will not make it easy or inexpensive for Loan Officers to have their license hanging in multiple locations.)

I thank you for attempting to make the rules easier to understand and less duplications! I know that this is not going to be an easy process.

Chuck said we will also have clock hours in Washington. DFI is meeting with Oregon, Idaho, Nevada, Montana, and Utah at the end of May and will discuss reciprocity.

Considered, agreed, and dealt with.

Jeffrey Lorsch invited a couple lenders to discuss their perceptions of dealing with loan originators.

Kathi Pierce acknowledged that loan originators have been sighted in more than one company, but felt that there were 'acceptable' reasons for it (i.e. broker #1 doesn't do government loans whereas broker #2 does. She also was pleased to see the work being done.

Jerry Carlson stated what internal controls Washington Mutual Bank has to ensure that they are only processing one loan for the same client/property despite their receipt of two applications for the same client/property via two different brokerage firms. The process ensured they did not work on the same file twice and helped address their internal compensation concerns, all which have little to do with our project.

Jerry agrees with Kathi that once you're licensed in the state and have paid a fee, a reissuance of the

license could show multiple licenses. There's no need to change another fee. He thinks there will only be two companies, not three, four, or five.

5. Sub-Panel Reports

Licensing Sub-Panel – Jeffrey reported that the Licensing Sub-Panel met on April 6 and April 21. The first session was going through and creating questions. They used a flow chart of questions also. They made assignments for the continuing education, testing, loan originators, and fees and costs sections.

Chuck said the Licensing Sub-Panel should have information ready to deliver at the next Panel meeting.

Enforcement Sub-Panel – Chuck reported for Jeff Berglund. The division has already written approximately three-fourths of the examination manual. The Sub-Panel has reviewed that entire manual. Members of this Sub-Panel also have specific assignments. They are getting a lot done.

Misc. Sub-Panel – Laura said you'll see some of the work today that has come out of this Sub-Panel. All members have assignments creating mostly definitions at this point.

Examination Sub-Panel – Laura said they had a three hour meeting last week and have made assignments to their members. Enforcement will come at the end, but they have a great start.

6. Work Session

MBWACv20060424 – Initial Draft

a. Discuss Purpose, Scope and Coverage draft

A. PURPOSE AND SCOPE

Add "Coverage" back in to heading – "Purpose, Scope and Coverage"

This explains why the Act and rules exist, who is covered, and how.

Page 1 and 2 - **New Section. What is the scope and coverage of the Mortgage Broker Practices Act and these rules? (4) Who is the business conducted with?**

Chuck said this doesn't seem to work. Maybe we should delete it.

Page 2 - (5)(f) – **What is residential real estate?** (f) A manufactured home when the home and real property together will secure the residential mortgage loan; however, residential real estate does not include," Could use a little more work.

Adam said to be careful with long term leases.

Chuck asked Rich to do some research on long term leases.

Page 2 - New Section. What examples are there of business falling under the scope and coverage of the Mortgage Broker Practices Act and these rules?

Chuck said there is no departure from our current practice, but it was difficult to write down in words. We'll have more examples next time.

Purpose, Scope and Coverage needs to go back to the Misc. Sub-Panel to discuss and further refine.

B. DEFINITIONS

Catherine will fix the formatting. There are some underlining corrections to be made. (i.e. (1) should not be underlined.)

(2) Should be underlined. We took this from several sections of the statute. Catherine added "indirectly." The old rules had a definition.

(3) This definition will likely change when Reg. X changes.

(9) Simple definition.

(10) Simple definition.

(13) Same as affiliate. Made sense of "control."

(14) Deb went to various sources.

(16) We have always done this in practice. Brought it into the rule.

(19) Explained that "examination" means examination of company vs. test.

(21) Tried to define "financial misconduct."

(22) Tried to explain "independent contractor." Added "Generally . . . "

(25) Means a natural, living, breathing person.

(27) Took from the Consumer Loan Act. Identifies what companies must tell us when they've been involved in litigation.

(28) Clarified "makes" and "assists."

(29) Chuck has changed "person" to "location" several times, but it didn't get changed in this version. Needs to be changed.

(30) Needed to be defined.

(31) Obvious.

(32) Identifies who is out-of-state.

(34) This exists in the current rules. We just brought it forward.

(35) Catherine mentioned that the definition for “control” says 25% interest. May want to change “control” to “own.” Catherine will re-work. Have Joe Vincent, DFI General Counsel, help.

(36) Chuck said to take #5 from page 2 and bring it to the definition section. Talk about it on page 2 and refer to the definition section.

(37) Subsidiary is clarified. “Controlled” is okay in this situation.

(39) Just for clarification.

C. EXEMPTION FROM LICENSING

These have not been discussed in depth by the Misc. Sub-Panel. They are here for placeholders.

Page 7 - New Section. If I am licensed as an insurance agent, do I need a separate license to act as a mortgage broker or loan originator?

We need to use the Office of the Insurance Commissioner’s (OIC) definition for “agent.” Catherine said either incorporate the definition or refer to the OIC. Also look at the Consumer Loan Act interpretive letters.

Page 8 - New Section. As an attorney, do I need a mortgage broker or loan originator license when I negotiate a residential mortgage loan in the course of my practice?

Adam said we need to clarify “that” business in the first sentence making clear which business is the predominate one. Catherine will clarify that. Jeffrey said to look at the Licensing Sub-Panel notes from last week (i.e. flow charts).

Page 8 - New Section. As a licensed real estate broker or salesperson, do I need a mortgage broker or loan originator license when I assist the purchaser in obtaining financing for a residential mortgage loan involving a bona fide sale of real estate?

Adam suggested changing “fees” in the fourth line of the answer to say “compensation or gain.”

Chuck said we could give some examples of compensation and gain.

Page 8 - New Section. Under what circumstances will the Director approve an exemption under RCW 19.146.020(4) for the loan originators of an affiliate of a bank that is wholly owned by the bank holding company that owns that bank?

Chuck will work with the mortgage bankers on this. It needs some work.

D. MORTGAGE BROKER MAIN OFFICE through Z. FORMS is the outline for the rest of the rules.

b. Logical Progression of Licensing Process

Skip for now.

c. Testing

Adam said we have researched a lot of other avenues – AARMR, etc. Three states have said they can't share their questions with us, because someone owns them. There are not enough questions on the mortgage broker test. We intend to create a bank of 1000 questions to use. We will work with a contractor, because it is a huge undertaking. The Commission could write questions, but it would take forever.

Chuck will facilitate a meeting with the Licensing Sub-Panel and companies trying to decide the best way to handle testing. We would be interested in hearing from companies who are qualified to write the test.

We want to write the test as soon as possible. However, we foresee loan originators doing their background checks, etc. and getting an interim license by January 1, 2007. That interim license will suffice until the test is available.

Chuck said we still have a lot of work to do in this area.

d. Discussion of Mortgage Broker and Loan Originator Licensing Fees

Chuck explained that we are still not sure of the fees, and the Department remains in the middle. Adam made compelling arguments at the last meeting of why the second license should be cheaper. Laura and Jeff Berglund argued that the fee should be the same for every license. They said a fee is a fee no matter how many licenses you have. The audience seemed to be split 50/50. Whittier Johnson, Program Manager for the Licensing Unit, has done some analysis and has given the Commissioners a copy.

Catherine reminded the Panel that the fee will pay for examinations and enforcement, as well as licensing. She also said that if you work for more than one company, you'll probably make more money, and that second license should be worth something.

Adam is not for putting a monetary barrier to entry.

Jeffrey said we've already hashed through this at the last three meetings. He doesn't want to make it too easy or create more administrative work for DFI. We should keep it as simple as possible.

Chuck would like to poll the panelists. Of course, the Director is the final authority.

7. Public Comments

John Long –

John made several comments. He said if a loan originator has been terminated for cause, the mortgage broker still has ongoing liability.

He believes that DFI has entered into agreements with some individuals who have had their licenses suspended. Chuck said we try to make sure the licensee surrenders their license in consent orders.

Regarding continuing education, the law says the Director shall establish standards in rule for approval of professional organizations offering continuing education. His concern is the definition of professional organization. WAMB, NAMB, and the NAPMW may be the only ones who qualify.

We still need to define “professional organization” and what that would constitute.

Chuck said our hope is to approve the organization, and the organization will be responsible for providing appropriate courses. We don’t want to approve every course, only the course provider. There could be companies that sub-contract under organizations like WAMB, NAMB, and the NAPMW. DFI wants to get out of the testing aspect.

Gordon Schlicke –

Gordon has heard a lot of recent talk about WAMB writing the test questions for the state test, WAMB offering exam preparation, and anybody who takes their test is pretty much guaranteed to pass. There are four WAMB members on the Mortgage Broker Commission. Doesn’t this have the appearance of impropriety?

If only national associations are allowed to train, where are their educational standards? What about local providers who meet or exceed the approved standards? What assurance is there that current approved providers may continue teaching those classes?

Does DFI believe the treatment of existing education providers is fair under this program? Does it give everyone a fair chance at the business? Is fairness important to DFI and the Commission?

Chuck responded by saying that a method for the creation of the test questions has not been established yet. More information will be coming in the next few months.

Jim Brown -

Jim said a delay in reporting a loan originator leaving one company and going to another company can’t happen.

Jim requests a definition of “good standing.”

Adam said there needs to be a middle ground for “good standing.”

DFI has had standards for several years. Chuck said we could make a list of items that would not be “good standing.” He thinks the industry would agree with most of these.

The intent of the legislature was to allow independent contractors to exist with full disclosure.

Jim was involved in the discussions of a second license costing \$30-35. Nothing was intended to be punitive or a barrier to entry.

Ken Perry -

Ken has changed his comments several times after listening to the discussions. The majority of people sitting on this Commission are members of the association, and that association will benefit if WAMB does the testing. He wants to be able to compete with the associations in order to provide classes. We don't want to lock out private industry. It's not necessarily the associations providing classes in Oregon.

Watch out for Internet education courses. Someone can log in to an Internet course and do nothing for 20 hours. Now in Oregon you need to log in, go to Compuserve, and show two pieces of ID before taking the test.

Chuck said there is a misunderstanding that frequently develops in these types of discussions. Making a statement does not automatically make the opposite of that true. Saying we're not here to make private providers rich, in no way makes a statement that we're here to make WAMB, NAMB, or the NAPMW rich. Our job is to see that we write good rules to license and regulate mortgage brokers, loan originators, and to protect the public. It's not our job to see that any group profits from testing.

Jillayne Schlicke –

Take a look at the definition of "professional organization" and, see what it would mean to award all education to all non-profit organizations. You might be in violation of the Sherman Antitrust Act, creating a monopoly where all non-profit associations can provide education, and for-profit associations can not. Currently for-profit companies can provide courses.

WAMB and NAPMW don't have many years of experience in providing educational courses.

8. Meeting Schedules

- May 10, (in conjunction with Commission meeting) from 2-4:30 p.m., Renton City Hall
- June 1, from 2-4:30 p.m., Renton City Hall
- June 15, from 2-4:30 p.m., Renton City Hall
- June 29, from 2-4:30 p.m., Renton City Hall
- July 13, from 2-4:30 p.m., Renton City Hall
- July 27, from 2-4:30 p.m., Renton City Hall

9. Other

Called to order: 2:10 p.m.

Adjourned: 5:10 p.m.