



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS

DIVISION OF CONSUMER SERVICES

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May 18, 2009

**Concise Explanatory Statement**

Pursuant to RCW 34.05.325(6)

Rule Amendments to the Mortgage Broker Practices Act (chapter 19.146 RCW, chapter 208-660 WAC).

**Agency reasons for adopting the rules.** (RCW 34.05.325(6)(a)(i)).

Amending the rules in chapter 208-660 in the Washington Administrative Code (WAC), implementing the Mortgage Brokers Practices Act (chapter 19.146 RCW), to make more categories of agency actions available for appeal using the brief adjudicative proceeding (BAP) from the Administrative Procedure Act.

**Describe differences between the text of the proposed rules as published in the Washington State Register and the text of the rules as adopted, other than editing changes, stating the reasons for differences.** (RCW 34.05.325(6)(a) (ii)). None.

**Summary of comments received by DFI during the rulemaking process, and DFI's responses to the comments.** (RCW 34.05.325(6)(a) (iii)). No comments received.

**Summary of oral comments received during the public hearing held May 7, 2009:**

No attendees, no comments.

**CONCLUSION**

The proposed amendments make more categories of agency actions available for appeal using the BAP. DFI made the proposed rules available to all interested parties, put the proposed amendments on the department website and sent the proposed rules over the agency ListServ to all affected licensees. The final proposed rules are the product of an open, deliberative process.