



RULE-MAKING ORDER

CR-103P (May 2009)
(Implements RCW 34.05.360)

Agency: Department of Financial Institutions, Division of Consumer Services

Permanent Rule Only

Effective date of rule:

Permanent Rules

31 days after filing.

Other (specify) _____ (If less than 31 days after filing, a specific finding under RCW 34.05.380(3) is required and should be stated below)

Any other findings required by other provisions of law as precondition to adoption or effectiveness of rule?

Yes No If Yes, explain:

Purpose: The rules must be amended to be consistent with the definition of Mortgage Lending Process in Chapter 229, Laws of 2015 (amending RCW 19.144.010). Having consistent definitions in the rules will better inform industry about the activities constituting mortgage fraud. Other technical changes must be made for clarity and consistency.

The rules are being amended under the authority of OFM Guidelines 3.a. and e. dated October 12, 2011.

Citation of existing rules affected by this order:

Repealed: None

Amended: 208-700-010

Suspended: None

Statutory authority for adoption: Chapter 43.320 RCW

Other authority : None

PERMANENT RULE (Including Expedited Rule Making)

Adopted under notice filed as WSR 16-05-067 on February 15, 2016 (date).

Describe any changes other than editing from proposed to adopted version: None.

If a preliminary cost-benefit analysis was prepared under RCW 34.05.328, a final cost-benefit analysis is available by contacting:

Name: _____ phone () _____

Address: _____ fax () _____

e-mail _____

Date adopted: March 30, 2016

NAME (TYPE OR PRINT)

Charles Clark

SIGNATURE

TITLE

Director, Division of Consumer Services

CODE REVISER USE ONLY

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: March 30, 2016

TIME: 8:45 AM

WSR 16-08-030

(COMPLETE REVERSE SIDE)

**Note: If any category is left blank, it will be calculated as zero.
No descriptive text.**

**Count by whole WAC sections only, from the WAC number through the history note.
A section may be counted in more than one category.**

The number of sections adopted in order to comply with:

Federal statute:	New	Amended	_____	Repealed	_____
Federal rules or standards:	New	Amended	_____	Repealed	_____
Recently enacted state statutes:	New	Amended	1	Repealed	_____

The number of sections adopted at the request of a nongovernmental entity:

New	_____	Amended	_____	Repealed	_____
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The number of sections adopted in the agency's own initiative:

New	_____	Amended	<u>1</u>	Repealed	_____
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The number of sections adopted in order to clarify, streamline, or reform agency procedures:

New	_____	Amended	_____	Repealed	_____
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The number of sections adopted using:

Negotiated rule making:	New	Amended	<u>1</u>	Repealed	_____
Pilot rule making:	New	Amended	_____	Repealed	_____
Other alternative rule making:	New	Amended	_____	Repealed	_____