STATE OF WASHINGTON 1 **DEPARTMENT OF FINANCIAL INSTITUTIONS SECURITIES DIVISION** 2 IN THE MATTER OF DETERMINING Order Number S-06-092-06-CO01 3 whether there has been a violation of the Escrow Agent Registration Act of 4 Washington by: CONSENT ORDER 5 Susan Edwards. 6 Respondent. 7 Susan Edwards THE STATE OF WASHINGTON TO: 8 9 INTRODUCTION 10 Pursuant to the Escrow Agent Registration Act of Washington, RCW 18.44, the Securities 11 Division of the Department of Financial Institutions ("Securities Division") and Respondent, Susan 12 Edwards, do hereby enter into this Consent Order in settlement of the matter alleged herein. 13 Respondent, Susan Edwards, neither admits nor denies the Findings of Fact and Conclusions of Law 14 stated below. 15 16 FINDINGS OF FACT 17 Respondent 18 1. Susan Edwards ("Edwards") was employed as the Designated Escrow Officer ("DEO") of First 19 West Escrow ("First West") from at least December 2004 until resigning on March 23, 2006. Edwards 20 was licensed as a DEO by the Division on December 6, 2004. 21 Violation 22 2. A lender contacted Edwards in her position as DEO of First West to request a form authorizing 23 the lender to close an account concerning a second position deed of trust that had been paid off months

1	earlier. The authorization form needed the signature of at least one of the original parties to the		
2	transaction.		
3	3. Edwards attempted to contact a party to the transaction, but was unable to contact the individual		
4	4. Edwards electronically "cut and pasted" the party's signature from another document onto the		
5	authorization form requested by the lender.		
6	5. Although the authorization form with the "cut and pasted" signature was not sent to the lender,		
7	Edwards intended that it be sent.		
8			
9	Based upon the above Findings of Fact, the following Conclusions of Law are made:		
10	CONCLUSIONS OF LAW		
11	1. As described above in the Findings of Fact, Susan Edwards has violated RCW 18.44.301 by		
12	knowingly making any false, deceptive, or misleading information in the conduct of the business of		
13	escrow, or relative to the business of escrow or relative to any person engaged therein.		
14			
15	CONSENT ORDER		
16	Based upon the foregoing:		
17	IT IS AGREED AND ORDERED that Respondent, Susan Edwards, shall cease and desist from		
18	any violation of RCW 18.44.301, the prohibited practices section of the Escrow Agent Registration		
19	Act of the State of Washington.		
20	IT IS FURTHER AGREED AND ORDERED that Respondent, Susan Edwards' DEO license		
21	shall be suspended for a period of six (6) months as of the date of entry of this order, during which		
22	time she shall be prohibited from participating in the conduct of the affairs of any escrow agent subject		
23	to the provisions of chapter 18.44 RCW, to include, but not be limited to, holding the position of or		
24	CONSENT ORDER 2 DEPARTMENT OF FINANCIAL INSTITUTION		

360-902-8760

1	acting as a Designated Escrow Officer, escrow officer, officer, principal, director, partner, manager,		
2	controlling person, employee or independent contractor.		
3	IT IS FURTHER AGREED that Respondent, Susan Edwards, shall pay to the Securities		
4	Division the costs, fees, and other expenses incurred in the investigation and prosecution of this matter		
5	in the amount of \$500 on or before the date of entry of this Order.		
6	IT IS FURTHER AGREED that the Securities Division has jurisdiction to enter this Order.		
7	IT IS FURTHER AGREED that in consideration of the foregoing, Respondent, Susan Edwards,		
8	waives her rights to a hearing in this matter and judicial review of this matter pursuant to Chapter		
9	34.05 RCW.		
10	WILLFUL VIOLATION OF THIS ORDER IS A CRIMINAL OFFENSE.		
11	SIGNED this 31 st day of May, 2006.		
12	Signed by:		
13	Susan Edwards		
14			
15	By/s/		
16	Susan Edwards, individually		
17	Dated and Entered this 5 th day of June, 2006.		
18	By:		
19	midel E, Stevenson		
20	MICHAEL E. STEVENSON Director, Securities Division		
21	Approved by: Presented by:		
22	Martin Cordell AUX		
23	Martin Cordell Dylan Waits		
24	CONSENT OR DEPARTMENT OF FINANCIAL INSTITUTION		

1	Chief of Enforcement	Financial Legal Examiner
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24	CONSENT ORDER	4 DEPARTMENT OF FINANCIAL INSTITUTIONS Securities Division PO Box 9033 Olympia, WA 98507-9033 360-902-8760