

1 On May 2, 2007, Respondent filed an Application for Adjudicative Hearing. On May 30,
2 2007, the Department made a request to the Office of Administrative Hearings (OAH) to assign an
3 Administrative Law Judge (ALJ) to schedule and conduct a hearing on the Amended Statement of
4 Charges. On June 8, 2007, OAH issued a Notice of Assignment of Administrative Law Judge
5 assigning ALJ Michael W. Furtado (ALJ Furtado) to preside over prehearing and hearing proceedings
6 and issue an Initial Decision.

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8 On June 12, 2007 a Pre-hearing Telephonic Conference was held and, representatives for the
9 Department and Respondent personally attended. On July 13, 2007, ALJ Furtado issued a Notice of
10 Hearing scheduling a hearing on August 20, 2007 and setting a deadline for pre-hearing briefs and
11 memoranda, including a Motion for Summary Judgment for July 10, 2007. The deadline for response
12 to the briefs and memoranda was set for July 24, 2007

13 On July 9, 2007, counsel for the Department filed a Motion for Summary Judgment, a
14 Memorandum in Support of Department's Motion for Summary Judgment, a Declaration of Fatima
15 Batie in Support of the Department's Motion for Summary Judgment, and Declaration of Service.
16 Respondent did not file a response to the Department's motion.

17 On August 7, 2007, ALJ Furtado issued Initial Order on Motion for Summary Judgment
18 (Initial Decision and Order). This Initial Decision and Order --

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- 20 • Found that the Department timely submitted a Motion for Summary Judgment and no
21 response was filed by Respondent.
 - 22 • Adopted and incorporated the Findings of Fact made by the Assistant Attorney General in
23 the Department's Motion for Summary Judgment and Memorandum in Support of Motion
24 for Summary Judgment, dated July 9, 2007.
 - 25 • Granted the Department's Motion for Summary Judgment in its entirety.

1 On August 7, 2007, ALJ Furtado mailed the Initial Decision and Order to Respondent. Pursuant to
2 RCW 34.05.464 and WAC 10-08-211, Respondent had twenty (20) days from the date of service of
3 the Initial Decision and Order to file a Petition for Review of the Initial Decision and Order.

4 Respondent did not file a Petition for Review during the statutory period.

5 B. Record Presented. The record presented to the Director's designee for her review and
6 for entry of a final decision included the following:

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- 8 1. Statement of Charges, cover letter dated April 16, 2007, and Notice of Opportunity to
9 Defend and Opportunity for Hearing, with documentation of service;
- 10 2. Amended Statement of Charges, cover letter dated May 8, 2007, and Notice of
11 Opportunity to Defend and Opportunity for Hearing, with documentation of service;
- 12 3. Applications for Adjudicative Hearing for Ronald Bernard Cox, Sr.;
- 13 4. Request to OAH for Assignment of Administrative Law Judge;
- 14 5. Notice of Assignment of Administrative Law Judge dated June 8, 2007, with
15 documentation of service;
- 16 6. Notice of Hearing dated July 13, 2007, with documentation of service;
- 17 7. Initial Order on Motion for Summary Judgment dated August 7, 2007, with
18 documentation of service;

19 C. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.461, the Director
20 hereby adopts the Initial Order on Motion for Summary Judgment, which is attached hereto.

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1 II. FINAL ORDER

2 Based upon the foregoing, and the Director having considered the record and being
3 otherwise fully advised, NOW, THEREFORE:

4 A. IT IS HEREBY ORDERED, That:

- 5 1. Respondent Ronald Bernard Cox, Sr.'s application for a license to conduct the
6 business of a Loan Originator Transmitter is denied; and
7 2. Respondent insert Ronald Bernard Cox, Sr. is banned from participation in the
8 conduct of the affairs of any mortgage broker subject to licensure by the Director, in
any manner, through December 8, 2013; and

9 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
10 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
11 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150
12 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
13 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The
14 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
15 Reconsideration a prerequisite for seeking judicial review in this matter.
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17 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date
18 the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written
19 notice specifying the date by which it will act on a petition.

20 C. Stay of Order. The Director has determined not to consider a Petition to Stay the
21 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial
22 Review made under chapter 34.05 RCW and RCW 34.05.550.
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1 D. Judicial Review. Respondents have the right to petition the superior court for
2 judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements
3 for filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

4 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for
5 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
6 attached hereto.

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8 DATED this 3rd day of December, 2007.

9 STATE OF WASHINGTON
10 DEPARTMENT OF FINANCIAL INSTITUTIONS



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12 _____
13 DEBORAH BORTNER
14 DIRECTOR
15 Division of Consumer Services
16 Department of Financial Institutions