

## Terms Completed

### ORDER SUMMARY – Case Number: C-08-398

**Name(s):** Gateway Home Mortgage Inc  
Henry Mick Zorin

**Order Number:** C-08-398-09-CO01

**Effective Date:** February 23, 2009

**License Number:** DFI: 22686 [NMLS: 75371] -Gateway  
DFI: 21445 [NMLS: 115612] -Zorin

**Or NMLS Identifier [U/L]** (Revoked, suspended, stayed, application denied or withdrawn)  
If applicable, you must specifically note the ending dates of terms.

**License Effect:** None

**Not Apply Until:** n/a

**Not Eligible Until:** \_\_\_\_\_

**Prohibition/Ban Until:** n/a

<b>Investigation Costs</b>	\$151.20	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$600	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Judgment</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Satisfaction of Judgment Filed?</b>		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

**Comments:** \_\_\_\_\_  
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RECEIVED

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ENFORCEMENT UNIT  
DIVISION OF CONSUMER SERVICES  
DEPT OF FINANCIAL INSTITUTIONS

STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-08-398-09-CO01

GATEWAY HOME MORTGAGE, INC., and  
HENRY MICK ZORIN, Owner and Designated  
Broker,

CONSENT ORDER

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Gateway Home Mortgage, Inc. (hereinafter Respondent Gateway), and Henry Mick Zorin, Owner and Designated Broker (hereinafter Respondent Zorin), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-08-398-08-SC01 (Statement of Charges), entered December 30, 2008, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges.

Based upon the foregoing:

A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

CONSENT ORDER  
C-08-398-09-CO01  
Gateway Home Mortgage, Inc. and Henry Mick  
Zorin

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

1           **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing  
2 before an administrative law judge, and that they hereby waive their right to a hearing and any and all  
3 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

4           **C. Fine.** It is AGREED that Respondents have paid to the Department a fine of \$600.

5           **D. Investigation Fee.** It is AGREED that Respondents have paid to the Department an investigation fee  
6 of \$151.20.

7           **E. Authority to Execute Order.** It is AGREED that Respondent Zorin has represented and warranted  
8 that he has the full power and right to execute this Consent Order on behalf of the parties represented.

9           **F. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide  
10 by the terms and conditions of this Consent Order may result in further legal action by the Director. In the  
11 event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in  
12 pursuing such action, including but not limited to, attorney fees.

13           **G. Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into  
14 this Consent Order, which is effective when signed by the Director's designee.

15           **H. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read this  
16 Consent Order in its entirety and fully understand and agree to all of the same.

17 **RESPONDENTS:**

18 **Gateway Home Mortgage, Inc.**

19 By:

20   
Henry Mick Zorin  
21 Owner and Designated Broker

1/29/09  
Date

22   
23 Henry Mick Zorin  
24 Individually

1/29/09  
Date

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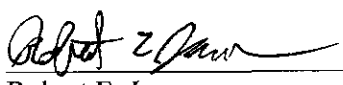
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THIS ORDER ENTERED THIS 23rd DAY OF February, 2008.

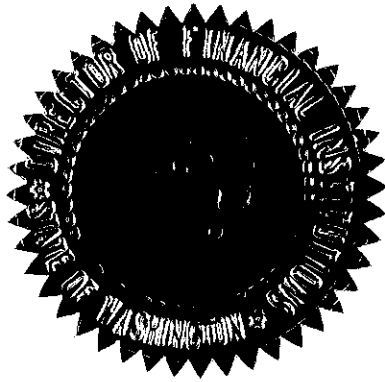


DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:



Robert E. Jones  
Financial Legal Examiner



Approved by:



JAMES R. BRUSSELBACK  
Enforcement Chief

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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

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IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-08-398-08-SC01

GATEWAY HOME MORTGAGE, INC., and  
HENRY MICK ZORIN, Owner and Designated  
Broker,  
Respondents.

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO IMPOSE FINE AND COLLECT  
INVESTIGATION FEE

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**INTRODUCTION**

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices Act (Act)<sup>1</sup>. After having conducted an investigation pursuant to RCW 19.146.235, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondents.**

A. **Gateway Home Mortgage, Inc., (Respondent Gateway)** was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker on January 21, 1998, and continued to be licensed through December 31, 2007, when its license expired<sup>2</sup>. Respondent Gateway renewed its license on January 9, 2008. Respondent Gateway was not licensed from January 1, 2008, through January 8, 2008.

<sup>1</sup> RCW 19.146 (2006)

<sup>2</sup> RCW 19.146.210(4).



1 **2.4 Requirement to Timely Renew License and Refrain from Conducting Business.** Based on the  
2 Factual Allegations set forth in Section I above, Respondents are in apparent violation of WAC 208-660-  
3 163(16), (17), and (18) for continuing to conduct the business of a mortgage broker after failing to timely renew  
4 a license under the Act.

### 5 **III. AUTHORITY TO IMPOSE SANCTIONS**

6 **3.1 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2)(e), and (3)(a), the Director may impose  
7 fines on a licensee, employee or loan originator of the licensee, or other person subject to the Act for any  
8 violations of RCW 19.146.0201(1) through (9) or (13), RCW 19.146.030 through RCW 19.146.080, RCW  
9 19.146.200, RCW 19.146.205(4), or RCW 19.146.265, or any violation of the Act.

10 **3.2 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-520, and WAC  
11 208-660-550(5), upon completion of any investigation of the books and records of a licensee or other person subject  
12 to the Act, the Department will furnish to the licensee or other person subject to the Act a billing to cover the cost of  
13 the investigation. The investigation charge will be calculated at the rate of \$48 per hour that each staff person  
14 devoted to the investigation.

### 15 **IV. NOTICE OF INTENTION TO ENTER ORDER**

16 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth  
17 in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis  
18 for the entry of an Order under RCW 19.146.220, RCW 19.146.221 and RCW 19.146.223. Therefore, it is the  
19 Director's intention to ORDER that:

20 **4.1** Respondents Gateway Home Mortgage, Inc. and Henry Mick Zorin jointly and severally pay a fine  
21 of \$600; and

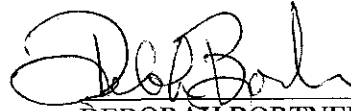
22 **4.2** Respondents Gateway Home Mortgage, Inc. and Henry Mick Zorin jointly and severally pay an  
23 investigation fee, which as of the date of these charges is \$151.20 calculated at \$48 per hour for  
24 3.15 staff hours devoted to the investigation.

### 25 **V. AUTHORITY AND PROCEDURE**

This Statement of Charges and Notice of Intention to Enter an Order to Impose Fine and Collect Investigation  
Fee (Statement of Charges) is entered pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW

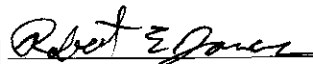
1 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The Administrative  
2 Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF  
3 OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of  
4 Charges.

5  
6 Dated this 30<sup>th</sup> day of December, 2008

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8 

9 DEBORAH BORTNER  
10 Director  
11 Division of Consumer Services  
12 Department of Financial Institutions

13 Presented by:

14 

15 ROBERT E. JONES  
16 Financial Legal Examiner

17 Approved by:

18 

19 JAMES R. BRUSSELBACK  
20 Enforcement Chief