

ORDER SUMMARY – Case Number: C-09-336

Name(s): Western World Financial

Order Number: C-09-336-09-FO01

Effective Date: January 4, 2010

License Number: DFI: 25365 & 48083

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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

Investigation Costs	\$96	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
Fine	\$3,000	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Judgment	\$3,666	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
Satisfaction of Judgment Filed?		<input type="checkbox"/> Y <input checked="" type="checkbox"/> N		
No. of Victims:				

Comments: Do NOT re-license as long as funds are owed to the Department.



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

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

WESTERN WORLD FINANCIAL,

Respondent.

NO. C-09-336-09-FO01

FINAL ORDER

I. DIRECTOR'S CONSIDERATION

A. Procedural History. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On September 15, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Impose Fine and Collect Investigation Fee (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated September 15, 2009, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing for Western World Financial. The Department served the Statement of Charges, cover letter dated September 15, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing for Western World Financial on Respondent on September 15, 2009, by First-Class mail and Federal Express overnight delivery. On September 23, 2009, the documents sent via Federal Express overnight delivery were returned to the Department as undeliverable. The documents sent via First-Class mail were not returned to the Department by the United States Postal Service.

1 The Department reserved the Statement of Charges, cover letter dated October 5, 2009, Notice
2 of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative
3 Hearing for Western World Financial on Respondent on October 5, 2009, by First-Class mail and
4 Federal Express overnight delivery. On October 7, 2009, the documents sent via Federal Express
5 overnight delivery were delivered. The documents sent via First-Class mail were not returned to the
6 Department by the United States Postal Service.

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8 Respondent Western World Financial did not request an adjudicative hearing within twenty
9 calendar days after the Department served it with the Notice of Opportunity to Defend and Opportunity
10 for Hearing, as provided for in WAC 208-08-050(2).

11 B. Record Presented. The record presented to the Director's designee for her review
12 and for entry of a final decision included the following: Statement of Charges, cover letter dated
13 October 5, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application
14 for Adjudicative Hearing for Western World Financial with documentation of service.

15 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the
16 Director's designee hereby adopts the Statement of Charges, which is attached hereto.

17 II. FINAL ORDER

18 Based upon the foregoing, and the Director's designee having considered the record and
19 being otherwise fully advised, NOW, THEREFORE:

20 A. IT IS HEREBY ORDERED, That:

- 21
- 22 1. Respondent Western World Financial pay a fine of \$3,000; and
 - 23 2. Respondent Western World Financial pay an investigation fee of \$96; and
 - 24 3. Respondent Western World Financial file the 2008 annual report of mortgage broker
25 activity.

1 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a
2 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
3 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150
4 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
5 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The
6 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
7 Reconsideration a prerequisite for seeking judicial review in this matter.

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9 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date
10 the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written
11 notice specifying the date by which it will act on a petition.

12 C. Stay of Order. The Director's designee has determined not to consider a Petition
13 to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
14 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

15 D. Judicial Review. Respondent has the right to petition the superior court for judicial
16 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for filing
17 a Petition for Judicial Review, see RCW 34.05.510 and sections following.

18 E. Non-compliance with Order. If you do not comply with the terms of this order, the
19 Department may seek its enforcement by the Office of Attorney General to include the collection of the
20 fines and fees imposed herein.

21 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for
22 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
23 attached hereto.
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DATED this 4th day of January, 2010.



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

A handwritten signature in cursive script, appearing to read "Deborah Bortner", written over a horizontal line.

DEBORAH BORTNER
DIRECTOR
DIVISION OF CONSUMER SERVICES

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II. GROUNDS FOR ENTRY OF ORDER

2.1 Requirement to File Mortgage Broker Annual Report. Based on the Factual Allegations set forth in Section I above, Respondent is in apparent violation of RCW 19.146.290(1) and WAC 208-660-400(1), (2), (3), and (4) for failing to file the mortgage broker annual report.

III. AUTHORITY TO IMPOSE SANCTIONS

3.1 Authority to Impose Fine. Pursuant to RCW 19.146.220(2)(e) the Director may impose fines on a licensee or other person subject to the Act for any violations of the Act.

3.2 Authority to Collect Investigation Fee. Pursuant to RCW 19.146.228(2), WAC 208-660-520, and WAC 208-660-550(4), upon completion of any investigation of the books and records of a licensee or other person subject to the Act, the Department will furnish to the licensee or other person subject to the Act a billing to cover the cost of the investigation. The investigation charge will be calculated at the rate of \$48 per hour that each staff person devoted to the investigation.

IV. NOTICE OF INTENTION TO ENTER ORDER

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

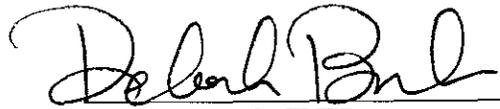
- 4.1** Respondent Western World Financial pay a fine of \$3,000; and
- 4.2** Respondent Western World Financial pay an investigation fee, which as of the date of these charges is \$96 calculated at \$48 per hour for two staff hours devoted to the investigation; and
- 4.3** Respondent Western World Financial file the 2008 annual report of mortgage broker activity.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intention to Enter an Order to Impose Fine and Collect
3 Investigation Fee (Statement of Charges) is entered pursuant to the provisions of RCW 19.146.220,
4 RCW 19.146.221, RCW 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05
5 RCW (The Administrative Procedure Act). Respondent may make a written request for a Brief Adjudicative
6 Proceeding as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR BRIEF
7 ADJUDICATIVE PROCEEDING accompanying this Statement of Charges.

8 Dated this 15th day of September, 2009.

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11 DEBORAH BORTNER
12 Director
13 Division of Consumer Services
14 Department of Financial Institutions

15 Presented by:

16 

17 FATIMA BATIE
18 Financial Legal Examiner Supervisor

19 Approved by:

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21 JAMES R. BRUSSELBACK
22 Enforcement Chief



1 STATE OF WASHINGTON
2 DEPARTMENT OF FINANCIAL INSTITUTIONS
3 DIVISION OF CONSUMER SERVICES

4 IN THE MATTER OF DETERMINING
5 Whether there has been a violation of the
6 Mortgage Broker Practices Act of Washington
7 by:
8 WESTERN WORLD FINANCIAL,
9 Respondent.

No. C-09-336-09-SC01

10 NOTICE OF OPPORTUNITY TO DEFEND
11 AND OPPORTUNITY FOR BRIEF
12 ADJUDICATIVE PROCEEDING

13 THE STATE OF WASHINGTON TO:

Western World Financial

14 YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been issued by the
15 Department of Financial Institutions, a true and correct copy of which is attached and made a part hereof.

16 YOU ARE HEREBY NOTIFIED that you may file a Request for Brief Adjudicative Proceeding before the
17 Washington State Department of Financial Institutions on the Statement of Charges. Service of this notice is
18 deemed complete upon deposit in the United States mail. YOUR REQUEST MUST BE RECEIVED BY THE
19 DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE YOU
20 RECEIVED THIS NOTICE. If you request a Brief Adjudicative Proceeding, you will be notified of the schedule
21 and oral argument, if any, at least seven (7) days in advance.

22 The Brief Adjudicative Proceeding will be as informal as is practical within the requirements of the
23 Administrative Procedure Act (see chapter 34.05 RCW). If you are limited English- speaking or hearing impaired,
24 you have the right to have an interpreter appointed at no cost to you, as discussed below.

25 INTERPRETER AVAILABILITY. If you are a person who, because of non-English-speaking cultural
background, cannot readily speak or understand the English language, or if you are a person who, because of a
hearing impairment or speech defect, cannot readily understand or communicate in spoken language, including
persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN INTERPRETER, then a qualified
interpreter will be appointed at no cost to you. You may request the appointment of a qualified interpreter by
indicating your request on the attached Request for Brief Adjudicative Proceeding form.

