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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECURITIES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation
of the Escrow Agent Registration Act by:

Signed, Sealed and Delivered, Inc., dba Lakeside
Escrow, and Joyce Feeley Ratcliffe

Respondents

Order Number S-05-082-05-CO01

**CONSENT ORDER AND ORDER
VACATING TEMPORARY CEASE AND
DESIST ORDER #S-05-082-05-SC01**

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INTRODUCTION

On June 8, 2005, the Securities Division of the State of Washington Department of Financial Institutions (“Securities Division”) entered a Temporary Cease and Desist Order and Statement of Charges, Order for Affirmative Relief, and Notice of Intent to Deny Escrow Licenses, to Impose Fines and to Prohibit Participation in the Escrow Industry (“Temporary Order”), Order #S-05-082-05-SC01, against Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, and Joyce Feeley Ratcliffe. Pursuant to the Escrow Agent Registration Act, ch. 18.44 RCW, the Securities Division and Respondents, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, and Joyce Feeley Ratcliffe, do hereby enter into this Consent Order in settlement of the matters alleged herein.

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In the Temporary Order, the Securities Division made certain allegations and conclusions, set forth under the headings “Tentative Findings of Fact” and “Conclusions of Law.” Respondents, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, and Joyce Feeley Ratcliffe, neither admit nor deny those Tentative Findings of Fact and Conclusions of Law, which are incorporated by reference into this Consent Order.

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CONSENT ORDER

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DEPARTMENT OF FINANCIAL INSTITUTIONS
Securities Division
PO Box 9033
Olympia, WA 98507-9033
360-902-8760

CONSENT ORDER

Based upon the foregoing, and in consideration of resolving this matter:

IT IS AGREED AND ORDERED that Respondent, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, shall cease and desist from any violation of RCW 18.44.021, the escrow agent licensing section of the Escrow Agent Registration Act.

IT IS FURTHER AGREED AND ORDERED that Respondent, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, shall cease and desist from any violation of RCW 18.44.301, the prohibited practices section of the Escrow Agent Registration Act.

IT IS FURTHER AGREED AND ORDERED that Respondent, Joyce Feeley Ratcliffe, shall cease and desist from any and all escrow activity requiring a license pursuant to chapter 18.44 RCW.

IT IS FURTHER AGREED AND ORDERED that Respondent, Joyce Feeley Ratcliffe, shall be prohibited from any participation in the conduct of the affairs of any escrow agent subject to the provisions of chapter 18.44 RCW, to include, but not be limited to, holding the position of or acting as Designated Escrow Officer, escrow officer, officer, director, partner, manager, controlling person, stockholder, employee or independent contractor of an escrow agent.

IT IS FURTHER AGREED AND ORDERED that Respondents, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, and Joyce Feeley Ratcliffe, are jointly and severally liable for and shall pay a fine in the amount of \$15,000, to be paid in full by May 15, 2006.

IT IS FURTHER AGREED AND ORDERED that Respondents, Signed, Sealed and Delivered, Inc., dba Lakeside Escrow, and Joyce Feeley Ratcliffe, are jointly and severally liable for and shall pay investigative costs in the amount of \$5,000, to be paid prior to the entry of this Consent Order.

1 IT IS FURTHER AGREED that the Securities Division has jurisdiction to enter this Consent
2 Order.

3 IT IS FURTHER AGREED that Respondents, Signed, Sealed and Delivered, Inc., dba Lakeside
4 Escrow, and Joyce Feeley Ratcliffe, each waive their right to a hearing in this matter and to judicial
5 review of this Consent Order.

6 SIGNED this _____ day of _____, 2006
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8 Approved for entry by:

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10 _____
11 Ken Longley
12 Attorney for Signed, Sealed and Delivered, Inc. and Joyce Feeley Ratcliffe

13 Signed:

14 _____
15 Signed, Sealed and Delivered, Inc.

16 By: _____
17 Joyce Feeley Ratcliffe, President

18 Signed:

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20 _____
21 Joyce Feeley Ratcliffe
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SIGNED and ENTERED this ___22nd_ day of __February____, 2006

Michael E. Stevenson

MICHAEL E. STEVENSON
Director, Securities Division

Approved by:

Presented by:

Martin Cordell

Janet So

Martin Cordell
Chief of Enforcement

Janet So
Financial Legal Examiner