

TERMS COMPLETED

ORDER SUMMARY – Case Number: C-13-1382

Name(s): Blue Global, LLC d/b/a Blue Global Media

Order Number: C-13-1382-14-CO01

Effective Date: September 9, 2014

License Number: U/L

Or NMLS Identifier [U/L] _____

License Effect: N/A

Not Apply Until: N/A

Not Eligible Until: N/A

Prohibition/Ban Until: N/A

Investigation Costs	\$10,000	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 10/9/14
Fine	\$	Due	Paid <input type="checkbox"/> Y <input 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	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

Comments: Respondent has agreed to cease and desist small loan agent (lead generator) activity in Washington

STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING:
Whether there has been a violation of the
Check Cashers and Sellers Act of Washington by:

No.: C-13-1382-14-CO01

CONSENT ORDER

BLUE GLOBAL, LLC d/b/a BLUE GLOBAL
MEDIA,

Respondent.

COME NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Blue Global, LLC d/b/a Blue Global Media (Respondent), and finding that the issues raised in the above-captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 31.45 of the Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

FINDINGS OF FACT

1.1 Respondent has not previously obtained a check casher or seller license with a small loan endorsement in accordance with chapter 31.45 RCW, the Check Cashers and Sellers Act (Act), from the Department of Financial Institutions of the State of Washington (Department).

1.2 Since at least March 9, 2013, Respondent has engaged in the business of making small loans by performing small loan agent services on behalf of a licensee or exempt entity with Washington consumers.

1.3 On or about November 15, 2013, Respondent agreed to cease and desist engaging in the business of making small loans by performing small loan agent services on behalf of a licensee or exempt entity with Washington consumers, and to ensure that all websites it or its affiliate

Acquisition Media, LLC operates accurately reflect that Respondent is not an actual lender and does

1 not engage in the business of making small loans by performing small loan agent services on behalf
2 of a licensee or exempt entity with Washington consumers.

3 CONCLUSIONS OF LAW

4 **2.1** Based on the above Findings of Fact, Respondent violated RCW 31.45.079 by engaging in the
5 business of making small loans by performing small loan agent services on behalf of a licensee or
6 exempt entity with Washington consumers without first obtaining a small loan endorsement to a
7 check casher or seller license in accordance with the Act.

8 AGREEMENT AND ORDER

9 The Department and Respondent have agreed upon a basis for resolution of the Findings of
10 Fact and Conclusions of Law identified in this Consent Order. Pursuant to the Act and RCW
11 34.05.060 of the Administrative Procedure Act, Respondent and the Department hereby agree to the
12 Department's entry of this Consent Order and further agree that the matters alleged herein may be
13 economically and efficiently settled by entry of this Consent Order.

14 Based upon the foregoing:

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

17 **B. Waiver of Hearing.** It is AGREED that Respondent hereby waives its right to a hearing
18 and any and all administrative and judicial review of the issues raised in this matter, or of the
19 resolution reached herein.

20 **C. No Admission of Liability.** The parties intend this Consent Order to fully resolve the
21 matters alleged herein and agree that Respondent neither admits nor denies any wrongdoing by its
22 entry.

23 **D. Check Casher or Seller License Required.** It is AGREED that Respondent understands
24 that in order to engage in the business of making small loans by performing small loan agent services

1 on behalf of a licensee or exempt entity with Washington consumers, Respondent must obtain a
2 check casher or seller license with a small loan endorsement in accordance with the Act or qualify for
3 an exclusion from licensing as delineated in the Act.

4 **E. Declaration of Financial Condition.** It is AGREED that Respondent has provided the
5 Department with a Declaration comprehensively describing its current financial condition.

6 **F. Investigation Fee.** It is AGREED that Respondent shall pay to the Department an
7 investigation fee to the Department in the amount of \$10,000, in the form of a cashier's check made
8 payable to the "Washington State Treasurer," upon entry of this Consent Order.

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

13 **H. Voluntarily Entered.** It is AGREED that Respondent has voluntarily entered into this
14 Consent Order, which is effective when signed by the Director's designee.

15 **I. Completely Read, Understood, and Agreed.** It is AGREED that Respondent's
16 representatives have read this Consent Order in its entirety and fully understand and agree to all of
17 the same.

18 **J. Authority to Execute Order.** It is AGREED that the undersigned have represented and
19 warranted that they have the full power and right to execute this Consent Order on behalf of the party
20 represented.

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1 **RESPONDENT:**

Blue Global, LLC d/b/a Blue Global Media

2 By:

3 [Redacted Signature]

9-1-14

4 Chris Kays
Chief Executive Officer

Date

5 Approved as to form:

6 [Redacted Signature]

8-29-14

7 Christina M. Noyes
8 Attorney at Law
9 Gust Rosenfeld, PLC
Attorney for Respondent

Date

10 DO NOT WRITE BELOW THIS LINE

11 THIS ORDER ENTERED THIS 9th DAY OF September 2014.



12 [Redacted Signature]

13 DEBORAH BORTNER
14 Director
15 Division of Consumer Services
16 Department of Financial Institutions

17 Presented by:

18 [Redacted Signature]

19 RACHELLE VILLALOBOS
Financial Legal Examiner

20 Approved by:

21 [Redacted Signature]

22 CHARLES E. CLARK
23 Enforcement Chief