

1 earlier. The authorization form needed the signature of at least one of the original parties to the
2 transaction.

3 3. Edwards attempted to contact a party to the transaction, but was unable to contact the individual.

4 4. Edwards electronically “cut and pasted” the party’s signature from another document onto the
5 authorization form requested by the lender.

6 5. Although the authorization form with the “cut and pasted” signature was not sent to the lender,
7 Edwards intended that it be sent.

8
9 Based upon the above Findings of Fact, the following Conclusions of Law are made:

10 **CONCLUSIONS OF LAW**

11 1. As described above in the Findings of Fact, Susan Edwards has violated RCW 18.44.301 by
12 knowingly making any false, deceptive, or misleading information in the conduct of the business of
13 escrow, or relative to the business of escrow or relative to any person engaged therein.

14
15 **CONSENT ORDER**

16 Based upon the foregoing:

17 IT IS AGREED AND ORDERED that Respondent, Susan Edwards, shall cease and desist from
18 any violation of RCW 18.44.301, the prohibited practices section of the Escrow Agent Registration
19 Act of the State of Washington.

20 IT IS FURTHER AGREED AND ORDERED that Respondent, Susan Edwards’ DEO license
21 shall be suspended for a period of six (6) months as of the date of entry of this order, during which
22 time she shall be prohibited from participating in the conduct of the affairs of any escrow agent subject
23 to the provisions of chapter 18.44 RCW, to include, but not be limited to, holding the position of or

1 acting as a Designated Escrow Officer, escrow officer, officer, principal, director, partner, manager,
2 controlling person, employee or independent contractor.

3 IT IS FURTHER AGREED that Respondent, Susan Edwards, shall pay to the Securities
4 Division the costs, fees, and other expenses incurred in the investigation and prosecution of this matter
5 in the amount of \$500 on or before the date of entry of this Order.

6 IT IS FURTHER AGREED that the Securities Division has jurisdiction to enter this Order.

7 IT IS FURTHER AGREED that in consideration of the foregoing, Respondent, Susan Edwards,
8 waives her rights to a hearing in this matter and judicial review of this matter pursuant to Chapter
9 34.05 RCW.

10 **WILLFUL VIOLATION OF THIS ORDER IS A CRIMINAL OFFENSE.**

11 SIGNED this 31st day of May, 2006.

12 Signed by:

13 Susan Edwards

14
15 By _____/s/_____
16 Susan Edwards, individually

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19 Dated and Entered this 5th day of June, 2006.

20 By:

21 

22 MICHAEL E. STEVENSON
23 Director, Securities Division

24 Approved by:



Martin Cordell

Presented by:



Dylan Waits

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Chief of Enforcement

Financial Legal Examiner