



1 **II. GROUNDS FOR ENTRY OF ORDER**

2 **2.1 Requirement to Maintain Surety Bond.** Based on the Factual Allegations set forth in  
3 Section I above, Respondent is in apparent violation of RCW 31.45.030(5), WAC 208.630.180, and  
4 WAC 208.630.190 for failing to maintain a surety bond or approved alternative with the Department.

5 **III. AUTHORITY TO IMPOSE SANCTIONS**

6 **3.1 Authority to Revoke License.** Pursuant to RCW 31.45.110(2)(a), the Director may revoke a  
7 license if a licensee is violating or has violated the Act including rules and orders, or commits any act  
8 or engages in conduct that demonstrates incompetence or untrustworthiness, or is a source of injury  
9 or loss to the public.

10 **3.2 Authority to Remove and Ban from the Industry.** Pursuant to RCW 31.45.110(2)(e), the  
11 Director may remove from office or ban from participation in the conduct of the affairs of any  
12 licensee any director, officer, sole proprietor, partner, controlling person, or employee of a licensee  
13 that is violating or has violated the Act including rules and orders, or commits any act or engages in  
14 conduct that demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the  
15 public.

16 **3.3 Authority to Impose Fine.** Pursuant to RCW 31.45.110(2)(c), the Director may impose a  
17 fine, not to exceed one hundred dollars per day for each day’s violation of the Act, on any licensee or  
18 applicant, or any director, officer, sole proprietor, partner, controlling person, or employee of a  
19 licensee or applicant, that is violating or has violated the Act.

20 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 31.45.050(1), RCW 31.45.100,  
21 WAC 208-630-360, and WA 208-630-380, the Director shall collect from the licensee the actual cost  
22 of an examination or investigation of the business, books, accounts, records, files, or other  
23 information of a licensee or person who the Director has reason to believe is engaging in the business

1 governed by the Act. The investigation charge will be calculated at the rate of \$69 per person per  
2 hour expended to the investigation, plus actual expenses.

3 **IV. NOTICE OF INTENT TO ENTER ORDER**

4 Respondent's violations of the provisions of chapter 31.45 RCW and chapter 208-630 WAC, as set  
5 forth in the above Factual Allegations and Grounds for Entry of Order, constitute a basis for the entry  
6 of an Order under RCW 31.45.110 and RCW 31.45.200. Therefore, it is the Director's intent to  
7 ORDER:

- 8 **4.1** Respondent Advance America Cash Advance Centers of Washington, LLC's license  
9 to conduct the business of a check casher and check seller with a small loan  
10 endorsement, be revoked;
- 11 **4.2** Respondent Advance America Cash Advance Centers of Washington, LLC be  
12 prohibited from participation in the conduct of the affairs of any check casher or seller  
13 in the state of Washington for a period of five years;
- 14 **4.3** Respondent Advance America Cash Advance Centers of Washington, LLC pay a fine  
15 in the amount of \$18,000; and
- 16 **4.4** Respondent Advance America Cash Advance Centers of Washington, LLC pay an  
17 investigation fee in the amount of \$500.

18 **V. AUTHORITY AND PROCEDURE**

19 This Statement of Charges and Notice of Intent to Enter an Order TO REVOKE LICENSE,  
20 PROHIBIT FROM INDUSTRY, IMPOSE FINE, AND COLLECT INVESTIGATION FEE  
21 (Statement of Charges) is entered pursuant to the provisions of RCW 31.45.110 and RCW  
22 31.45.200, and is subject to the provisions of chapter 34.05 RCW (the Administrative Procedure  
23 Act). Respondent may make a written request for a hearing as set forth in the NOTICE OF  
24 OPPORTUNITY FOR ADJUDICATIVE HEARING AND TO DEFEND accompanying this  
Statement of Charges.

Dated this 5th day of April, 2022.



/s/  
Lucinda Fazio, Director  
Division of Consumer Services Department  
of Financial Institutions

1 Presented by:

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/s/

5 ANDRES E. BATISTA  
6 Financial Legal Examiner

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