

ORDER SUMMARY
Consumer Services Division Case Number C-22-3495-23-FO01

***Final Orders** resolve investigations where companies or individuals have been charged and then the Department has imposed sanctions.*

Once DFI serves the Final Order on the individual or company, the company or individual has 30 days to petition (formally ask) the Director of DFI to reconsider. The company or individual can appeal in superior court.

Name(s)	Allover Shipping and Mailboxes, LLC, NMLS # 2004923, and Dremond Stidwell
Order Number	C-22-3495-23-FO01
Date issued	07/10/23

What does this Final Order require?

- Must pay a fine of \$7,500.
- Must pay an investigation fee of \$600. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Respondents aren't allowed to participate in the business of a check casher or check seller in Washington for five years.

Need more information?

You can contact the Consumer Services Division, Enforcement unit at (360) 902-9703 or cseforcecomplaints@dfi.wa.gov. *Please remember that we cannot provide financial or legal advice to members of the public. We also cannot release confidential information.*

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

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

No.: C-22-3495-23-FO01

FINAL ORDER RE:

5 ALLOVER SHIPPING AND MAILBOXES,
6 LLC, NMLS # 2004923,
DREMOND STIDWELL, Owner,

ALLOVER SHIPPING AND MAILBOXES,
LLC, and
DREMOND STIDWELL

7 Respondents.

8 **I. DIRECTOR'S CONSIDERATION**

9 A. Default. This matter has come before the Director of the Department of Financial
10 Institutions of the State of Washington (Director), through his designee, Consumer Services Division
11 Director Lucinda Fazio (Director's designee), pursuant to RCW 34.05.440(1). On January 17, 2023,
12 the Director, through the Director's designee, issued a Statement of Charges and Notice of Intention
13 to Enter an Order to Prohibit from Industry, Collect Annual Assessment Fee, Impose Fine, and
14 Collect Investigation Fee (Statement of Charges) against Allover Shipping and Mailboxes, LLC, and
15 Dremond Stidwell, Owner (Respondents). A copy of the Statement of Charges is attached and
16 incorporated into this order by this reference. The Statement of Charges was accompanied by cover
17 letters dated January 17, 2023, Notices of Opportunity to Defend and Opportunity for Hearing, and
18 blank Applications for Adjudicative Hearing for Respondent (collectively, accompanying
19 documents).

20 On March 3, 2023, Respondents filed Applications for Adjudicative Hearing with the
21 Department. On May 16, 2023, the Department made a request to the Office of Administrative
22 Hearings (OAH) to assign an Administrative Law Judge (ALJ) to schedule and conduct a hearing on
23 the Statement of Charges. On May 30, 2023, ALJ TJ Martin (ALJ Martin) issued a Notice of

1 Prehearing Conference, scheduling a prehearing conference for June 13, 2023. The Notice of
2 Prehearing Conference stated, “You must call in to the conference. If you fail to call in, the
3 administrative law judge may hold you in default and dismiss your appeal. RCW 34.05.440(2).”
4 ALJ Martin convened the prehearing conference as scheduled on June 13, 2023, at 10:00 a.m.
5 Representatives of the Department attended the conference, but neither Respondent nor any
6 representative of either Respondent attended the conference. Accordingly, ALJ Martin held that
7 Respondents were in default and on June 14, 2023, ALJ Martin issued an Order Dismissing Appeal.
8 Respondents had seven days from service of the Order Dismissing Appeal to request the hearing
9 reinstated, and Respondents did not do so.

10 B. Record Presented. The record presented to the Director’s designee for his review and
11 for entry of a final decision included the following:

- 12 1. Statement of Charges, cover letters dated January 17, 2023, Notices of
13 Opportunity to Defend and Opportunity for Hearing, and blank Applications for
Adjudicative Hearing for Respondent, with documentation of service.
- 14 2. Notice of Prehearing Conference dated May 30, 2023, with documentation of
15 service.
- 16 3. Order Dismissing Appeal dated June 14, 2023, with documentation of service.

17 C. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(1), the
18 Director’s designee hereby adopts the Statement of Charges, which is attached hereto.

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1 II. FINAL ORDER

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

4 A. IT IS HEREBY ORDERED, That:

- 5 1. Respondents Allover Shipping and Mailboxes, LLC, and Dremond Stidwell are
6 prohibited from participation in the conduct of the affairs of any check casher or
7 check seller subject to licensure by the Director, in any manner, for a period of five
8 years.
- 9 2. Respondents Allover Shipping and Mailboxes, LLC, and Dremond Stidwell jointly
10 and severally pay a fine of \$7,500.
- 11 3. Respondents Allover Shipping and Mailboxes, LLC, and Dremond Stidwell jointly
12 and severally pay an investigation fee of \$600.

13 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
14 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
15 must be filed in the Office of the Director of the Department of Financial Institutions by courier at
16 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
17 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The
18 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
19 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

1 D. Judicial Review. Respondents have the right to petition the superior court for judicial
2 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for
3 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

4 E. Non-compliance with Order. If Respondents do not comply with the terms of this
5 order, including payment of any amounts owed within 30 days of receipt of this order, the
6 Department may seek its enforcement by the Office of the Attorney General to include the collection
7 of the fine and fee imposed herein. The Department also may assign the amounts owed to a
8 collection agency for collection.

9 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial
10 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
11 attached hereto.

12 DATED this 10th day of July, 2023.



14 STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

16 [REDACTED]
Lucinda Fazio, Director
Division of Consumer Services

1 **1.2 Annual Assessment.** An annual assessment worksheet and consolidated annual report, and
2 an annual assessment fee, are due to the Department on or before the fifteenth day of April of each
3 year. To date, Respondent Allover has not provided the worksheet and report, or paid the annual
4 assessment fee, for the 2021 calendar year, which was due by April 15, 2022.

5 **1.3 On-going Investigation.** The Department’s investigation into the alleged violations of the
6 Act by Respondents continues to date.

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

8 **2.1 Requirement to Pay Annual Assessment Fee.** Based on the Factual Allegations set forth in
9 Section I above, Respondents are in apparent violation of RCW 31.45.050(1), 105(1)(b) and (2)(b),
10 and WAC 208-630-400, for failing to pay to the Director an annual assessment fee no later than one
11 hundred five days after the close of each calendar year.

12 **III. AUTHORITY TO IMPOSE SANCTIONS**

13 **3.1 Authority to Ban from the Industry.** Pursuant to RCW 31.45.110(2)(e), the Director may
14 remove from office or ban from participation in the conduct of the affairs of any licensee any
15 director, officer, sole proprietor, partner, controlling person, or employee of a licensee that is
16 violating or has violated the Act including rules and orders, or commits any act or engages in conduct
17 that demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the public.

18 **3.2 Authority to Collect Annual Assessment Fee.** Pursuant to RCW 31.45.050(1) and WAC
19 208-630-400, the Director shall collect from each licensee an annual assessment fee in an amount
20 determined by rule as necessary to cover the operation of the program. The annual assessment fee is
21 due upon the annual assessment fee due date as established in rule.

22 **3.3 Authority to Impose Fine.** Pursuant to RCW 31.45.110(2)(c), the Director may impose a
23 fine, not to exceed one hundred dollars per day for each day’s violation of the Act, on any licensee or
24

1 applicant, or any director, officer, sole proprietor, partner, controlling person, or employee of a
2 licensee or applicant, that is violating or has violated the Act.

3 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 31.45.050(1), RCW 31.45.100,
4 WAC 208-630-360, and WA 208-630-380, the Director shall collect from the licensee the actual cost
5 of an examination or investigation of the business, books, accounts, records, files, or other
6 information of a licensee or person who the Director has reason to believe is engaging in the business
7 governed by the Act. The investigation charge will be calculated at the rate of \$69 per person per
8 hour expended to the investigation, plus actual expenses

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

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

- 14 **4.1** Respondents Allover Shipping and Mailboxes, LLC and Dremond Stidwell be banned
15 from participation in the conduct of the affairs of any check casher or check seller
subject to licensure by the Director, in any manner, for a period of five years.
- 16 **4.2** Respondents Allover Shipping and Mailboxes, LLC and Dremond Stilwell jointly and
17 severally pay an annual assessment fee for the calendar year 2021, in an amount to be
determined at hearing.
- 18 **4.3** Respondents Allover Shipping and Mailboxes, LLC and Dremond Stidwell jointly and
19 severally pay a fine of in the amount of \$7,500.
- 20 **4.4** Respondents Allover Shipping and Mailboxes, LLC and Dremond Stidwell jointly and
severally pay an investigation fee in the amount of \$600.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges is entered pursuant to the provisions of RCW 31.45.110 and RCW
3 31.45.200, and is subject to the provisions of chapter 34.05 RCW (the Administrative Procedure Act).
4 Respondents may make a written request for a hearing as set forth in the NOTICES OF
5 OPPORTUNITY FOR ADJUDICATIVE HEARING AND TO DEFEND accompanying this
6 Statement of Charges.

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8 Dated this 17th day of January, 2023.



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[Redacted Signature]

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

17 Presented by:

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[Redacted Signature]

KENNETH J. SUGIMOTO
Financial Legal Examiner Supervisor

Approved by:

[Redacted Signature]

JACK McCLELLAN
Enforcement Chief