

## Terms Completed

### ORDER SUMMARY – Case Number: C-02-058

**Name(s):** Booker Capital Group Inc  
Deborah Cajelis-Booker

**Order Number:** C-02-058

**Effective Date:** April 8, 2005

**License Number:** DFI: 19089 -Booker Capital

**Or NMLS Identifier [U/L]** DFI: 21346 [NMLS: 116110] –Deborah

(Revoked, suspended, stayed, application denied or withdrawn)  
 If applicable, you must specifically note the ending dates of terms.

**License Effect:** None

**Not Apply Until:** \_\_\_\_\_

**Not Eligible Until:** \_\_\_\_\_

**Prohibition/Ban Until:** \_\_\_\_\_

<b>Investigation Costs</b>	\$480	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 4.4.05
<b>Fine</b>	\$1,500	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 4.4.05
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Judgment</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Satisfaction of Judgment Filed?</b>		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

**Comments:** Respondent was unable to secure a bond so she assigned a \$20,000 CD

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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-02-058-05-CO01

BOOKER CAPITAL GROUP, INC. AND  
DEBORAH CAJELIS-BOOKER, DESIGNATED  
BROKER

CONSENT ORDER

Respondents

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COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Booker Capital Group, Inc. and Deborah Cajelis-Booker (hereinafter collectively as Respondents), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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**AGREEMENT AND ORDER**

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The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-02-058-04-SC01 (Statement of Charges), entered November 15, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges, entered November 15, 2004.

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Based upon the foregoing:

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

CONSENT ORDER  
BOOKER CAPITAL GROUP, INC.  
DEBORAH CAJELIS-BOOKER

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

1           **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing  
2 before an administrative law judge, and that they have waived their right to a hearing and any and all  
3 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

4           **C. Affidavit of Non-Activity.** It is AGREED that Respondent Deborah Cajelis-Booker shall  
5 immediately provide the Department with a properly notarized Affidavit of Non-Activity, declaring the date  
6 Respondent Booker Capital Group, Inc. ceased operation as a Mortgage Broker, and declaring that Respondents  
7 transacted no further business requiring a license from the Department after that date.

8           **D. Fine.** It is AGREED that prior to the entry of this Order, Respondents shall pay to the Department a  
9 fine of \$1500 in the form of a cashier's check made payable to the "Washington State Treasurer."

10           **E. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee  
11 of \$478.80, calculated at \$47.78 per hour for nineteen (10) staff hours devoted to the investigation, in the form of a  
12 cashier's check made payable to the "Washington State Treasurer" upon entry of this order.

13           **F. Employment in the Industry.** It is AGREED that this Consent Order is not intended to restrict  
14 Respondents' ability to work in the Mortgage Broker industry provided that Respondents fulfill all the necessary  
15 requirements for licensure.

16           **G. Compliance with the Law.** It is AGREED that Respondents shall comply with the Mortgage Broker  
17 Practices Act and the rules adopted thereunder.

18           **H. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide  
19 by the terms and conditions of this Consent Order may result in further legal action by the Director. In the  
20 event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in  
21 pursuing such action, including but not limited to, attorney fees.

22           **I. Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted  
23 that they have the full power and right to execute this Consent Order on behalf of the parties represented.

24           **J. Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into  
25 this Consent Order, which is effective when signed by the Director's designee.

CONSENT ORDER  
BOOKER CAPITAL GROUP, INC.  
DEBORAH CAJELIS-BOOKER

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K. Completely Read, Understood, and Agreed. It is AGREED that Respondents have read this Consent Order in its entirety and fully understand and agree to all of the same.

**RESPONDENTS:**

**Booker Capital Group, Inc.**

By:

  
Deborah Cajelis-Booker  
Owner and Designated Broker

4-1-05  
Date

  
Deborah Cajelis, Individually

4-1-05  
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 8th DAY OF April, 2005.





CHUCK CROSS  
Director and Enforcement Chief  
Division of Consumer Services  
Department of Financial Institutions

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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-02-058-04-SC01

BOOKER CAPITAL GROUP, INC. AND  
DEBORAH CAJELIS-BOOKER, DESIGNATED  
BROKER

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO REVOKE LICENSE,  
IMPOSE FINE, PROHIBIT FROM INDUSTRY,  
AND COLLECT INVESTIGATION FEE

Respondents.

**INTRODUCTION**

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices Act (Act). The referenced statutes (RCW) and rules (WAC) are attached, in pertinent part. After having conducted an investigation pursuant to RCW 19.146.235, and based upon the facts available as of October 29, 2004, the Director institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondents:**

A. **Booker Capital Group, Inc. (Respondent Booker Capital)** is known to have conducted the business of a mortgage broker at the following locations:

1326 5<sup>th</sup> Ave, STE 440  
Seattle, WA 98101

531 SW 336<sup>th</sup> ST  
Federal Way, WA 98023

27205 148<sup>th</sup> Ave. SE STE 102  
Kent, WA 98042

1           B.       **Deborah Cajelis-Booker (Respondent Cajelis-Booker)** is the owner of Respondent Booker  
2 Capital. Respondent Cajelis-Booker (formerly Deborah Booker) was the Designated Broker as of February 28,  
3 1994, and has continued as Designated Broker to date.

4       **1.2 Licenses:** Respondent Booker Capital's main office, at 1326 5<sup>th</sup> Ave. STE 440, Seattle WA, was  
5 licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct  
6 business as a mortgage broker on February 28, 1994, and has continued to be licensed to date.

7       **1.3 Failure to Maintain Bond:** Respondent Booker Capital 's surety bond was cancelled on October 9,  
8 1997 and to date, has not been reinstated or replaced with an acceptable alternative. Respondents never notified  
9 the Department of the cancellation as required by law. From January 2004 to August 2004, the Department  
10 worked diligently with Respondents to address a number of outstanding licensing issues including Respondents  
11 failure to maintain a surety bond as required by law; however, despite Respondent's representation that she  
12 would reinstate the bond, she has failed to do so.

13       **1.4 Failure to Respond to Directives:** On February 27, 1997, the Department sent a Directive to  
14 Respondent Booker-Cajelis about the overdue assessment and continuing education certifications. No response  
15 was received. On January 15, 2004 Respondent Booker-Cajelis met with then Licensing Supervisor Kae  
16 McDonnell and Enforcement Supervisor James Brusselback. They agreed to discuss the outstanding licensing  
17 issues and the requirements that Respondent Booker-Cajelis would have to meet to address these issues. The  
18 Department presented a Directive to Respondent Booker dated February 20, 2004, with a deadline of 45 days  
19 later on April 23, 2004, to resolve each of the issues. Shortly before the deadline, Respondent Booker-Cajelis  
20 requested and received an extended deadline for July 30, 2004. On July 30, 2004, the deadline was again  
21 extended another week to August 5, 2004. To date, Respondents have failed to provide the Department with a  
22 new surety bond or an approved alternative.

23       **1.5 Failure to Notify Department of Significant Developments:** As stated in Section 1.4 above,  
24 Respondents failed to notify the Department of the cancellation of Respondent Booker Capital's surety bond.  
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1 **1.6 On-Going Investigation:** The Department's investigation into the alleged violations of the Act by  
2 Respondents continues to date.

## 3 **II. GROUNDS FOR ENTRY OF ORDER**

4 **2.1 Requirement to Maintain Surety Bond:** Based on the Factual Allegations set forth in Section I  
5 above, Respondents are in apparent violation of RCW 19.146.205(4)(a) and WAC 208-660-080(1) for failing to  
6 file and maintain a surety bond or approved alternative with the Department.

7 **2.2 Requirement to Notify Department of Significant Developments:** Based on the Factual Allegations  
8 set forth in Section I above, Respondents are in apparent violation of WAC 208-660-150(1)(e) for failing to  
9 notify the Director in writing within thirty days after receipt of notification of cancellation of the licensee's  
10 surety bond.

11 **2.3 Requirement to Comply with Directive:** Based on the Factual Allegations set forth in Section I  
12 above, Respondents are in apparent violation of RCW 19.146.235 for failing to comply with a directive within  
13 the time period established in the directive.

14 **2.4 Authority to Revoke License:** Pursuant to RCW 19.146.220(2)(b) (iii) and (iv), and WAC 208-660-  
15 160(8) and (13), the Director may revoke a license if a licensee fails to comply with any directive or order of  
16 the Director or fails to maintain the required bond

17 **2.5 Authority to Impose Fine:** Pursuant to RCW 19.146.220(2)(c) and WAC 208-660-165, the Director  
18 may impose fines on a licensee that fails to maintain the required bond or fails to comply with any directive or  
19 order of the Director.

20 **2.6 Authority to Prohibit from the Industry:** Pursuant to RCW 19.146.220(2)(e)(i) and (iv), the Director  
21 may prohibit from participation in the conduct of the affairs of a licensed mortgage broker, any officer,  
22 principal, employee, or loan originator of any licensed mortgage broker or any person subject to licensing under  
23 the Act that fails to maintain the required bond or fails to comply with any directive or order of the Director.

24 **2.7 Authority to Charge Investigation Fee:** Pursuant to RCW 19.146.228(2), WAC 208-660-060(4) and  
25 WAC 208-660-061, upon completion of any investigation of the books and records of a licensee, the Department

1 will furnish to the licensee a billing to cover the cost of the investigation. The investigation charge will be  
2 calculated at the rate of forty-seven dollars and seventy-eight cents (\$47.78) per hour that each staff person devoted  
3 to the investigation.

### 4 5 **III. NOTICE OF INTENTION TO ENTER ORDER**

6 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth  
7 in the above Factual Allegations and Grounds for Entry of Order, constitute a basis for the entry of an Order under  
8 RCW 19.146.220, RCW 19.146.221 and RCW 19.146.223. Therefore, it is the Director's intention to ORDER  
9 that:

- 10 3.1 Respondent Booker Capital Group's license to conduct the business of a Mortgage Broker be  
11 revoked; and
- 12 3.2 Respondents pay a fine of \$1500 for failure to maintain the required bond or approved alternative,  
13 calculated at \$50.00 per day for 30 days;
- 14 3.3 Respondent Deborah Booker-Cajelis be prohibited from acting as a principal or designated broker for a  
15 licensed mortgage broker for a period of five (5) years;
- 16 3.4 Respondents pay an investigation fee in the amount of \$478.80 calculated at \$47.78 per hour for 10  
17 staff hours devoted to the investigation; and
- 18 3.5 Respondents maintain records in compliance with the Act and provide the Department with the  
19 location of the books, records and other information relating to Respondent Booker Capital Group's  
20 mortgage broker business, and the name, address and telephone number of the individual responsible  
21 for maintenance of such records in compliance with the Act.

### 22 **IV. AUTHORITY AND PROCEDURE**

23 This Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Impose Fine, Prohibit  
24 from Industry and Collect Investigation Fee (Statement of Charges) is entered pursuant to the provisions of  
25 RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW 19.146.230, and is subject to the provisions  
of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a  
hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR  
HEARING accompanying this Statement of Charges.



1 Dated this 15<sup>th</sup> day of November, 2004.

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4 CHUCK CROSS  
5 Director and Enforcement Chief  
6 Division of Consumer Services  
7 Department of Financial Institutions

6 Presented by:  
7 Deborah Bortner  
8 Financial Legal Examiner

