

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

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

NO. C-05-251-07-FO01

7 GRANMOND CORPORATION and
8 ORLANDO K. ASKINS, President, Owner, and
9 Designated Broker,
10 Respondents.

FINAL ORDER

11 I. DIRECTOR'S CONSIDERATION

12 A. Default. This matter has come before the Director of the Department of
13 Financial Institutions of the State of Washington (Director), through his designee, Consumer Services
14 Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On August 1, 2007, the Director,
15 through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and
16 Notice of Intention to Enter an Order to Revoke License, Collect Annual Assessment, Impose fine,
17 Prohibit from Industry, and Collect Investigation Fee (Statement of Charges). A copy of the
18 Statement of Charges is attached and incorporated into this order by this reference. The Statement of
19 Charges was accompanied by a cover letter dated August 1, 2007, a Notice of Opportunity to Defend
20 and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Granmond
21 Corporation and Orlando K. Askins. The Department served the Statement of Charges, cover letter
22 dated August 1, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank
23 Applications for Adjudicative Hearing for Granmond Corporation and Orlando K. Askins on
24 Respondents on August 1, 2007, by first class mail and Federal Express overnight delivery. The
25 documents sent by Federal Express overnight delivery to Orlando K. Askins were signed for on

1 August 2, 2007, by Respondent Askins. The documents sent by Federal Express overnight delivery to
2 Respondent Granmond Corporation were signed for on August 3, 2007, by Respondent Granmond
3 Corporation's receptionist L. Beltran. The documents sent via first class mail were not returned to the
4 Department by the United States Post Office.

5 Respondent Granmond Corporation did not request an adjudicative hearing within twenty
6 calendar days after the Department served the company with the Notice of Opportunity to Defend and
7 Opportunity for Hearing, as provided for in WAC 208-08-050(2).

8 Respondent Orlando K. Askins did not request an adjudicative hearing within twenty calendar
9 days after the Department served him with the Notice of Opportunity to Defend and Opportunity for
10 Hearing, as provided for in WAC 208-08-050(2).

11
12 B. Record Presented. The record presented to the Director's designee for her review and
13 for entry of a final decision included the Statement of Charges, cover letters dated August 1, 2007, Notice
14 of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing
15 for Granmond Corporation and Orlando K. Askins, with documentation of service.

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

18 II. FINAL ORDER

19 Based upon the foregoing, and the Director's designee having considered the record and
20 being otherwise fully advised, NOW, THEREFORE:
21

22 A. IT IS HEREBY ORDERED, That:

- 23 1. Respondents Granmond Corporation and Orlando K. Askins' license to conduct the
business of a Mortgage Broker is revoked; and
- 24 2. Respondent Orlando K. Askins' license to conduct the business of a Loan Originator
is revoked; and

- 1
- 2 3. Respondents Granmond Corporation and Orlando K. Askins shall jointly and
- 3 severally pay a fine of \$9,000 for:
- 4 a. Failure to Timely Pay Annual Assessment, calculated at \$100 per day for 30 days;
- 5 and
- 6 b. Failure to Submit Continuing Education Certificates, calculated at \$100 per day
- 7 for 30 days; and
- 8 c. Failure to Comply with a Directive, calculated at \$100.00 per day for 30 days; and
- 9
- 10 4. Respondents Granmond Corporation and Orlando K. Askins shall jointly and
- 11 severally pay the delinquent Annual Assessment due through July 31, 2007, totaling
- 12 \$220; and
- 13
- 14 5. Respondent Granmond Corporation is banned from participation in the conduct of the
- 15 affairs of any mortgage broker subject to licensure by the Director, in any manner, for
- 16 a period of five (5) years; and
- 17
- 18 6. Respondent Orlando K. Askins is banned from participation in the conduct of the
- 19 affairs of any mortgage broker subject to licensure by the Director, in any manner, for
- 20 a period of five (5) years; and
- 21
- 22 7. Respondents Granmond Corporation and Orlando K. Askins shall jointly and
- 23 severally pay an investigation fee of \$382.24; and
- 24
- 25 8. Respondents Granmond Corporation and Orlando K. Askins shall maintain records in
- compliance with the Mortgage Broker Practices Act (Act) and provide the Department
- with the location of the books, records and other information relating to Respondents'
- mortgage broker business, and the name, address and telephone number of the
- individual responsible for maintenance of such records in compliance with the Act.

18 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a

19 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition

20 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150

21 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,

22 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The

23 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for

24 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

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

10 E. Non-compliance with Order. If you do not comply with the terms of this order, the
11 Department may seek its enforcement by the Office of Attorney General to include the collection of the
12 fines, fees, and restitution imposed herein.

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

16
17 DATED this 24th day of September, 2007.



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS


DEBORAH BORTNER
DIRECTOR
DIVISION OF CONSUMER SERVICES