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

IN THE MATTER OF INVESTIGATING  
the Loan Originator Application under the  
Mortgage Broker Practices Act of Washington by:

JAMIA SHURLESE THOMAS,  
aka JAMIA SHURLESE HOWARD,  
Respondent.

NO. C-07-101-07-FO01

FINAL ORDER

**I. DIRECTOR'S CONSIDERATION**

A. Procedural History. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.464. On June 19, 2007, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Deny License Application (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Department served the Statement of Charges on Respondent on June 19, 2007 by first class mail and on June 21, 2007 by Federal Express overnight delivery.

On June 25, 2007, Respondent filed an Application for Adjudicative Hearing. On June 25, 2007, the Department made a request to the Office of Administrative Hearings (OAH) to assign an Administrative Law Judge (ALJ) to schedule and conduct a hearing on the Statement of Charges. On June 27, 2007, ALJ Brian O. Watkins (ALJ Watkins) issued a Notice of Prehearing Conference by Telephone scheduling a prehearing conference on Monday, July 16, 2007 at 1:30 p.m.

On July 16, 2007, all parties attended the scheduled telephonic prehearing conference. On July 16, 2007, ALJ Watkins issued a Prehearing Order and Notice of Telephone Motion Hearing setting

FINAL ORDER -  
JAMIA SHURLESE THOMAS,  
aka JAMIA SHURLESE HOWARD  
C-07-101-07-FO01

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

1 deadlines of August 16, 2007 for the Department to submit a Motion for Summary Judgment and  
2 August 29, 2007 for Respondent to submit a response to such Motion, and scheduling a Telephonic  
3 Hearing on the Motion for Summary Judgment for September 13, 2007. On July 17, 2007, ALJ Cindy  
4 L. Burdue (ALJ Burdue) issued an Amended Pre-Hearing Order noting ALJ Burdue was now assigned  
5 to the matter.

6 On August 8, 2007, the Department submitted a Motion for Summary Judgment, a  
7 Memorandum in Support of the Motion, and a Declaration of Mark Olson in Support of the Motion.  
8 On or about August 27, 2007, Respondent submitted a response to the Motion. On September 13,  
9 2007, the all parties attended the scheduled telephonic hearing on the Motion.  
10

11 On September 18, 2007, ALJ Burdue issued Initial Order Granting Summary Judgment and  
12 Disposing of Matter (Initial Order). Pursuant to this Initial Order –

- 13 • Department's Motion for Summary Judgment is granted
- 14 • Respondent's application for a loan originator license is denied

15 On September 18, 2007, OAH mailed the Initial Order to Respondent.

16 Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondent had twenty (20) days from the  
17 date of service of the Initial Order to file a Petition for Review of the Initial Order. Respondent did not  
18 file a Petition for Review during the statutory period.

19 B. Record Presented. The record presented to the Director's designee for her review and  
20 for entry of a final decision included the following:

- 21 1. Statement of Charges;
- 22 2. Application for Adjudicative Hearing;
- 23 3. Request to OAH for Assignment of Administrative Law Judge;
- 24

- 1 4. Notice of Prehearing Conference dated June 27, 2007, with documentation of service;
- 2 5. Prehearing Order and Notice of Telephone Motion Hearing dated July 16, 2007, with
- 3 documentation of service;
- 4 6. Amended Pre-Hearing Order dated July 17, 2007, with documentation of service;
- 5 7. Motion for Summary Judgment, Memorandum in Support of Motion for Summary
- 6 Judgment, and Declaration of Mark Olson in Support of Motion for Summary
- 7 Judgment, with documentation of service;
- 8 8. Response to Motion for Summary Judgment;
- 9 9. Initial Order Granting Summary Judgment and Disposing of Matter dated September
- 10 18, 2007, with documentation of service.

11 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.461, the Director's  
12 designee hereby adopts the Statement of Charges, Motion for Summary Judgment (with attached  
13 Memorandum in Support and Declaration in Support), and Initial Order, which are attached hereto.

## 14 II. FINAL ORDER

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

17 A. IT IS HEREBY ORDERED, That:

18 Respondent Jamia Shurlese Thomas's (aka Jamia Shurlese Howard) application for a loan  
19 originator license is denied.

20 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a

21 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
22 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
23 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
24 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The

1 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
2 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

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

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

16 DATED this 13<sup>th</sup> day of November, 2007.

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18 STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS



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DEBORAH BORTNER  
DIRECTOR  
DIVISION OF CONSUMER SERVICES

FINAL ORDER -  
JAMIA SHURLESE THOMAS,  
aka JAMIA SHURLESE HOWARD  
C-07-101-07-FO01

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

IN THE MATTER OF INVESTIGATING  
the Loan Originator License Application under the  
Mortgage Broker Practices Act of Washington by:

JAMIA SHURLESE THOMAS,  
aka JAMIA SHURLESE HOWARD,

Respondent.

NO. C-07-101-07-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO DENY LICENSE APPLICATION

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**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)<sup>1</sup>. After having conducted an investigation pursuant to RCW 19.146.310, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondent Jamia Shurlese Thomas, aka Jamia Shurlese Howard (Respondent Thomas)**

submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under A+ Mortgage, Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about December 17, 2006.

**1.2 Prior Criminal Acts.** On August 17, 2001, Respondent Thomas was convicted under King County Superior Court cause numbers:

A. 981021329 of Theft of Leased Property, a felony pursuant to RCW 9A.56.096; and

B. 001087043 of Attempted Forgery, a gross misdemeanor pursuant to RCW 9A.60.020 and RCW 9A.28.020.

<sup>1</sup> RCW 19.146 (Amended 2006; Effective January 1, 2007)

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**II. GROUNDS FOR ENTRY OF ORDER**

**2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section I above, Respondent Thomas fails to meet the requirements of RCW 19.146.310(1)(d) and WAC 208-660-350(2)(c) by having been convicted of a gross misdemeanor involving dishonesty or financial misconduct or a felony within seven years of the filing of the present application.

**III. AUTHORITY TO IMPOSE SANCTIONS**

**3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application of the denial.

**IV. NOTICE OF INTENTION TO ENTER ORDER**

Respondent's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW 19.146.310.

Therefore, it is the Director's intention to ORDER that:

**4.1** Respondent Jamia Shurlese Thomas's application for a loan originator license be denied.

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**V. AUTHORITY AND PROCEDURE**

This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application (Statement of Charges) is entered pursuant to the provisions of 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). Respondent 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.

Dated this 19<sup>th</sup> day of June, 2007.



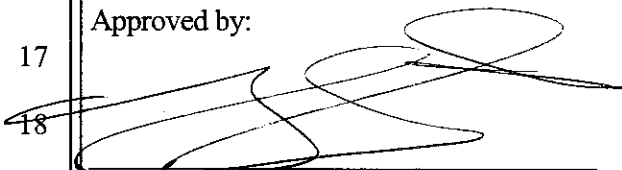
DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:



MARK OLSON  
Financial Examiner

Approved by:



FATIME BATIE  
Financial Legal Examiner Supervisor

