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

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

NO. C-07-136-10-CO01

CROWN POINT ENTERPRISES, INC. d/b/a
LIGHTHOUSE FINANCIAL GROUP, and
SHELDON LANE HARMON, Owner, President,
and Designated Broker,

CONSENT ORDER

Respondents.

9 COMES NOW the Director of the Department of Financial Institutions (Director), through his designee
10 Deborah Bortner, Division Director, Division of Consumer Services, and Crown Point Enterprises, Inc. d/b/a
11 Lighthouse Financial Group (Respondent Crown Point), and Sheldon Lane Harmon, owner, President and
12 Designated Broker (Respondent Harmon), and finding that the issues raised in the above-captioned matter may be
13 economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered
14 pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative
15 Procedure Act, based on the following:

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AGREEMENT AND ORDER

18 The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents
19 have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-07-136-10-SC01
20 (Statement of Charges), entered February 2, 2010, (copy attached hereto). Pursuant to chapter 19.146 RCW, the
21 Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents
22 hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above-
23 captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend
24 this Consent Order to fully resolve the Statement of Charges. Respondents are agreeing not to contest the
25 Statement of Charges in consideration of the terms of this Consent Order.

CONSENT ORDER
C-07-136-10-CO01
CROWN POINT ENTERPRISES, INC. d/b/a LIGHTHOUSE
FINANCIAL GROUP, and SHELDON LANE HARMON

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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 Based upon the foregoing.

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

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

7 Accordingly, by signing below, the Respondents withdraw their appeal in the above-captioned matter.

8 C. **Revocation.** It is AGREED that Respondent Crown Point's mortgage broker license (number 23261)
9 is revoked.

10 D. **Prohibition from Industry.** It is AGREED that Respondents are prohibited from participating in the
11 conduct of the affairs of any entity (escrow agent, mortgage broker, money transmitter, consumer loan company,
12 check casher or seller) required to be licensed by the Department or any person subject to licensure or regulation
13 by the Department for 10 years from the date of entry of this Consent Order in any capacity, including but not
14 limited to: (1) any financial capacity whether active or passive or (2) as an officer, director, principal, designated
15 broker, employee, or loan originator or (3) any management, control, oversight or maintenance of any trust
16 account(s) in any way related to any residential mortgage transaction or (4) receiving, disbursing, managing or
17 controlling in any way, consumer trust funds in any way related to any residential mortgage transaction.

18 E. **Application for License.** It is AGREED that Respondents shall not apply to the Department for any
19 license under any name for a period of 10 years from the date of entry of this Consent Order. It is further
20 AGREED that, should Respondents apply to the Department for any license under any name at any time later than
21 10 years from the date of entry of this Consent Order, Respondents shall be required to meet any and all
22 application requirements in effect at that time.

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1 **F. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee
2 of \$1,825, in the form of a cashier's check made payable to the "Washington State Treasurer," upon entry of this
3 Consent Order.

4 **G. Rights of Non-Parties.** It is AGREED that the Department does not represent or have the consent of
5 any person or entity not a party to this Consent Order to take any action concerning their personal legal rights. It
6 is further AGREED that for any person or entity not a party to this Consent Order, this Consent Order does not
7 limit or create any private rights or remedies against Respondents, limit or create liability of Respondents, or limit
8 or create defenses of Respondents to any claims.

9 **H. Authority to Execute Order.** It is AGREED that the undersigned Respondents have represented and
10 warranted that they have the full power and right to execute this Consent Order on behalf of the parties
11 represented.

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

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

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

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1 **RESPONDENTS:**
2 **CROWN POINT ENTERPRISES, INC. d/b/a LIGHTHOUSE**
3 **FINANCIAL GROUP and SHELDON LANE HARMON**
4 **By:**

5 
6 **SHELDON LANE HARMON**
7 **Owner, President, and Designated Broker**
8 **of Respondent Crown Point**

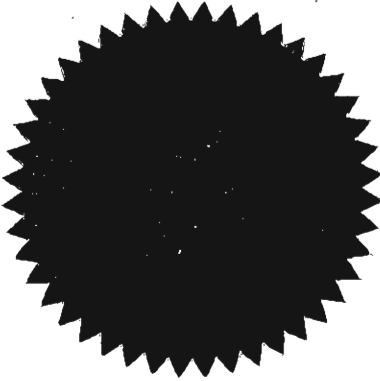
5-26-10
Date

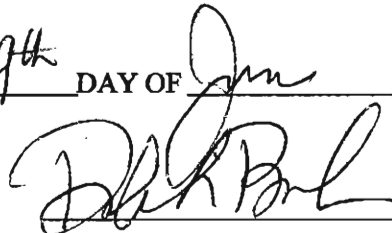
9 
10 **SHELDON LANE HARMON, Individually**

5-26-10
Date

11 **DO NOT WRITE BELOW THIS LINE**

12 THIS ORDER ENTERED THIS 9th DAY OF June, 2010.




13 
14 **DEBORAH BORTNER**
15 **Director**
16 **Division of Consumer Services**
17 **Department of Financial Institutions**

18 **Presented by:**

19 
20 **WILLIAM HALSTEAD**
21 **Financial Legal Examiner**

22 **Approved by:**

23 
24 **JAMES R. BRUSSELBACK**
25 **Enforcement Chief**

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
Mortgage Broker Practices Act of Washington by:

5 CROWN POINT ENTERPRISES, INC. d/b/a
6 LIGHTHOUSE FINANCIAL GROUP, and
SHELDON LANE HARMON, Owner, President,
and Designated Broker,

7 Respondents.

NO. C-07-136-10-SC01

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

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9 INTRODUCTION

10 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial
11 Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the
12 Mortgage Broker Practices Act (Act). After having conducted an investigation pursuant to RCW 19.146.235, and
13 based upon the facts available as of this Statement of Charges, the Director, through his designee, Division of
14 Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

15
16 I. FACTUAL ALLEGATIONS

17 1.1 Respondents.

18 A. **Crown Point Enterprises d/b/a Lighthouse Financial Group** (Respondent Crown Point) was
19 licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct
20 business as a mortgage broker on April 12, 2002, and has continued to be licensed to date. Respondent Crown
21 Point is licensed to conduct the business of a mortgage broker at 4001 Main Street, Vancouver, Washington.

22 B. **Sheldon Lane Harmon** (Respondent Harmon) is the owner, President and Designated Broker
23 of Respondent Crown Point. Respondent Harmon was named Designated Broker of Respondent Crown Point
24 on April 12, 2002, and has continued as Designated Broker to date. Respondent Harmon was issued a loan
25 originator license on January 8, 2007, which expired on December 31, 2009.

1 **1.2 Examination.** On July 21, 2008, the Department conducted an examination of the records of
2 Respondent Crown Point. The Department's examination covered a timeframe from May 31, 2006, through
3 June 30, 2008, and included the review of approximately 55 loan files. As a result of the examination, and
4 subsequent investigation, the Department discovered violations of the Act as outlined below.

5 **1.3 Occupancy Misrepresentation.** Respondents completed at least one refinance and purchase for the
6 same borrower (S.G.) on different properties while submitting both as owner-occupied to separate lenders. The
7 loans were presented to two separate lenders simultaneously in an effort to have both loans approved without
8 the lenders having accurate information concerning the other outstanding loan.

9 **1.4 Failure to Provide Borrowers with Complete and Accurate Disclosures.** Respondents did not
10 provide accurate Truth-In-Lending (TIL) disclosures on 2 loans, by not disclosing a balloon payment stream
11 correctly and omitting the section of the TIL disclosure that identified the existence of a late payment fee.

12 **1.5 Failure to Specify Fees Benefiting the Broker.** Respondents did not specify which fees on the Good
13 Faith Estimate (GFE) inured to the benefit of the mortgage broker. Forty-nine borrowers received GFEs from
14 Respondent Crown Point that did not specify processing, application, or administration fees that would benefit
15 Respondent Crown Point. The fees totaled \$41,453. See the attached Restitution Schedule.

16 **1.6 Failure to Properly Display Loan Originator/Mortgage Broker License Numbers on Applications.**
17 Respondents did not include the loan originator license and mortgage broker license numbers on 3 residential
18 mortgage loan applications.

19 **1.7 Failure to Disclose Yield Spread Premiums in the Good Faith Estimate.** Respondents did not
20 properly disclose the Yield Spread Premium (YSP) on GFEs to 43 borrowers when it either did not describe the
21 fee as a "yield spread premium", did not list the YSP in the 800 series of lines on the GFE, or did not disclose
22 the YSP as a dollar amount or dollar range.

23 **1.8 Failure to Provide Borrowers the Variable Rate Mortgage Program Disclosure.** Respondents did
24 not provide the Variable Rate Mortgage Program Disclosure to 3 borrowers.

1 **1.9 Failure to Properly Disclose Mortgage Broker Fees on Good Faith Estimate.** Respondents did not
2 properly disclose the mortgage broker fee on lines 808-811 of the GFE, but rather disclosed the fee on line 801
3 of the GFE. This improper disclosure occurred in 5 loans.

4 **1.10 Originating Federal Housing Administration Insured Mortgages with Independent Contractors.**
5 Respondents originated and closed 7 Federal Housing Administration (FHA) insured mortgages using loan
6 originators who were independent contractors and not employees of Respondents.

7 **1.11 Unlicensed Loan Originators¹.** Between at least January 1, 2007, and May 31, 2007, Respondent
8 Crown Point originated 2 Washington loans through at least one loan originator² that was not properly licensed
9 with the Department when the mortgage applications were accepted by Respondent Crown Point.

10 **1.12 Failure to Notify Department of Significant Developments.** Respondents did not notify the
11 Department within 10 days of an Order to Revoke the Mortgage Broker License, Order to Cease and Desist,
12 Order Assessing Civil Penalties, and Consent to Entry of Order that was entered between the Respondents and
13 the Department of Consumer and Business Services for the State of Oregon on June 29, 2009.

14 **1.13 On-Going Investigation.** The Department's investigation into the alleged violations of the Act by
15 Respondents continues to date.

16 II. GROUNDS FOR ENTRY OF ORDER

17 **2.1 Definition of Mortgage Broker.** Pursuant to RCW 19.146.010(12) and WAC 208-660-010(29),
18 "Mortgage Broker" means any person who, for compensation or gain, or in the expectation of compensation or
19 gain (a) makes a residential mortgage loan or assists a person in obtaining or applying to obtain a residential
20 mortgage loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a
21 person in obtaining or applying to obtain a residential mortgage loan.

22 **2.2 Definition of Borrower.** Pursuant to RCW 19.146.010(3), a "Borrower" is defined as any person who
23 consults with or retains a mortgage broker or loan originator in an effort to obtain or seek advice or information
24

25 ¹ This information was not discovered as a result of the examination.

² The Department has issued Statements of Charges against the unlicensed loan originator.

1 on obtaining or applying to obtain a residential mortgage loan for himself, herself, or persons including himself
2 or herself, regardless of whether the person actually obtains such a loan.

3 **2.3 Definition of Loan Originator.** Pursuant to RCW 19.146.010(10), "Loan originator" means a natural
4 person who (a) takes a residential mortgage loan application for a mortgage broker, or (b) offers or negotiates
5 terms of a mortgage loan, for direct or indirect compensation or gain, or in the expectation of direct or indirect
6 compensation or gain. "Loan originator" also includes a person who holds themselves out to the public as able
7 to perform any of these activities. "Loan originator" does not mean persons performing purely administrative or
8 clerical tasks for a mortgage broker. For the purposes of this subsection, "administrative or clerical tasks"
9 means the receipt, collection, and distribution of information common for the processing of a loan in the
10 mortgage industry and communication with a borrower to obtain information necessary for the processing of a
11 loan. A person who holds himself or herself out to the public as able to obtain a loan is not performing
12 administrative or clerical tasks.

13 **2.4 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents are in
14 apparent violation of RCW 19.146.0201(1), (2), (3), (6), (7), (13), and (15) for directly or indirectly employing
15 a scheme, device or artifice to defraud or mislead borrowers or lenders or any person, engaging in an unfair or
16 deceptive practice toward any person, obtaining property by fraud or misrepresentation, failing to make
17 disclosures to loan applicants and noninstitutional investors as required by RCW 19.146.030 and any other
18 applicable state or federal law, making, in any manner, any false or deceptive statement or representation with
19 regard to the rates, points, or other financing terms or conditions for a residential mortgage loan or engaging in
20 bait and switch advertising,, collecting, charging, attempting to collect or charge or using or proposing any
21 agreement purporting to collect or charge any fee prohibited by RCW 19.146.030 or RCW 19.146.070, and
22 failing to comply with any provision of RCW 19.146.030 through 19/146.080 or any rule adopted under those
23 sections.

1 **2.5 Requirement to Display Loan Originator's Number.** Based on the Factual Allegations set forth in
2 Section I above, Respondents are in apparent violation of WAC 208-660-350 (26) for failing to disclose the
3 loan originator's license number when taking a residential mortgage loan application.

4 **2.6 Requirement to Disclose Yield Spread Premiums.** Based on the Factual Allegations set forth in
5 Section I above, Respondents are in apparent violation of WAC 208-660-430(5) for failing to properly disclose
6 Yield Spread Premiums charged to borrowers on the Good Faith Estimate.

7 **2.7 Requirement to Disclose Residential Mortgage Loan Fees and Terms.** Based on the Factual
8 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.030(1), (2),
9 WAC 208-660-500(5), and Regulation Z, 12 CFR, Section 226.18 for failing to provide borrowers with full
10 written disclosures, containing an itemization and explanation of all fees and costs that the borrowers were
11 required to pay in connection with obtaining a residential mortgage loan, within three days following receipt of
12 a loan application or any moneys from the borrowers and for failing to provide written confirmation of the
13 terms of a lock-in agreement.

14 **2.8 Requirement to Employ Originators Issuing FHA Mortgage Loans.** Based on the Factual
15 Allegations set forth in Section I above, Respondents are in apparent violation of HUD Handbook 4060.1, Rev-
16 2, chapter 2, paragraph 2-9(A) for allowing independent contractors to originate and close Federal Housing
17 Administration insured mortgage loans.

18 **2.9 Requirement to Exercise Reasonable Care Over Loan Originators.** Based on the Factual
19 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200, WAC 208-
20 660-155(1), and WAC 208-660-155(9) for failing to exercise reasonable care by allowing loan originators to
21 commit violations of the Act.

22 **2.10 Requirement to Obtain and Maintain License.** Based on the Factual Allegations set forth in Section
23 I above, Respondents are in apparent violation of RCW 19.146.200 for allowing a third-party to engage in the
24 business of a loan originator without first obtaining and maintaining a license under the Act.

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1 **2.11 Requirement to Notify Department of Significant Developments.** Based on the Factual Allegations
2 set forth in Section I above, Respondents are in apparent violation of WAC 208-660-400(26) for not notifying
3 the Department, in writing, within ten business days of a licensee being charged with any violations by an
4 administrative authority in any jurisdiction, or the subject of any administrative action, including a license
5 revocation action, in any jurisdiction.

6 III. AUTHORITY TO IMPOSE SANCTIONS

7 **3.1 Authority to Revoke.** Pursuant to RCW 19.146.220(2)(e), the Director may revoke a license for any
8 violation of the Act.

9 **3.2 Authority to Prohibit from the Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue
10 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed
11 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker
12 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9) or (13),
13 RCW 19.146.030 through RCW 19.146.080, RCW 19.146.200, RCW 19.146.205(4), or RCW 19.146.265.

14 **3.3 Authority to Impose Fine.** Pursuant to RCW 19.146.220(3)(a), the Director may impose fines on a
15 licensee, employee or loan originator of the licensee, or other person subject to the Act for any violations of
16 RCW 19.146.0201(1) through (9) or (12), RCW 19.146.030 through RCW 19.146.080, RCW 19.146.200, RCW
17 19.146.205(4), or RCW 19.146.265.

18 **3.4 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2)(e) and WAC 208-660-430(14), the
19 Director may issue orders directing a licensee, its employee or loan originator, or other person subject to the Act to
20 pay restitution for any violation of the Act.

21 **3.5 Authority to Collect Investigation Fees.** Pursuant to RCW 19.146.228(2) and WAC 208-660-540, upon
22 completion of any investigation of the books and records of a licensee or other person subject to the Act, the
23 Department may recover a fee to cover the cost of an investigation. The investigation charge will be calculated at
24 the rate of \$48 per hour that each staff person devoted to the investigation.

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

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

- 6 **4.1** Respondent Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group's license to conduct the
7 business of a mortgage broker be revoked;
- 8 **4.2** Respondent Sheldon Lane Harmon's license to conduct the business of a loan originator be revoked;
- 9 **4.3** Respondent Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group be prohibited from
10 participation in the conduct of the affairs of any mortgage broker subject to licensure by the Director, in
11 any manner, for a period of 5 years;
- 12 **4.4** Respondent Sheldon Lane Harmon be prohibited from participation in the conduct of the affairs of any
13 mortgage broker subject to licensure by the Director, in any manner, for a period of 5 years;
- 14 **4.5** Respondents Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group and Sheldon Lane Harmon
15 jointly and severally pay a fine which, as of the date of these charges, totals \$35,600;
- 16 **4.6** Respondents Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group and Sheldon Lane Harmon
17 jointly and severally pay restitution to the borrowers outlined in the attached Restitution Schedule which, as
18 of the date of these charges, totals \$41,453 and any additional restitution amount determined at hearing;
- 19 **4.7** Respondents Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group and Sheldon Lane Harmon
20 jointly and severally pay an investigation fee which, as of the date of these charges, totals \$3,120 calculated
21 at \$48 per hour for the 65 staff hours devoted to the investigation; and
- 22 **4.8** Respondents Crown Point Enterprises Inc. d/b/a Lighthouse Financial Group and Sheldon Lane Harmon
23 maintain records in compliance with the Act and provide the Department with the location of the books,
24 records and other information relating to Respondent Crown Point Enterprises Inc. d/b/a Lighthouse
25 Financial Group's mortgage broker business, and the name, address and telephone number of the individual
responsible for maintenance of such records in compliance with the Act.

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1 **V. AUTHORITY AND PROCEDURE**

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

8
9 Dated this 2nd day of February, 2010.

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12 DEBORAH BORTNER
13 Director
14 Division of Consumer Services
15 Department of Financial Institutions

16 Presented by:

17 

18 WILLIAM HALSTEAD
19 Financial Legal Examiner



20 Approved by:

21 

22 JAMES R. BRUSSELBACK
23 Enforcement Chief

RESTITUTION SCHEDULE

Borrower Initials	Application Date	Settlement Date	Fee not Specified	Amount of Fee
J.A.	03-18-08	06-11-08	Processing Fee	\$695.00
B.A.	11-15-07	01-24-08	Processing Fee	\$595.00
B.A.	07-25-07	8-31-07	Processing Fee Application Fee	\$595.00 \$595.00
C.B.	7-10-07	8-16-07	Processing Fee	\$500.00
A.B.	5-30-07	6-28-07	Processing Fee	\$595.00
R.B.	1-22-08	02-21-08	Processing Fee Application Fee	\$595.00 \$150.00
S.B.	03-17-08	04-30-08	Processing Fee	\$595.00
K.B.	01-16-08	02-19-08	Processing Fee	\$595.00
M.B.	05-05-08	06-12-08	Processing Fee Administration Fee	\$695.00 \$695.00
I.B.	04-07-08	06-27-08	Processing Fee Administration Fee	\$795.00 \$595.00
B.B.	01-22-08	02-25-08	Processing Fee	\$595.00
R.B.	01-28-08	03-24-08	Processing Fee	\$695.00
J.C.	12-14-07	01-02-08	Processing Fee	\$250.00
J.C.	02-18-08	03-31-08	Processing Fee Application Fee	\$695.00 \$695.00
G.C.	01-25-08	03-11-08	Processing Fee Administration Fee	\$595.00 \$595.00
M.D.	03-26-08	05-05-08	Processing Fee Administration Fee	\$695.00 \$695.00
J.E.	02-26-08	03-17-08	Processing Fee Administration Fee	\$695.00 \$338.00
S.G.	11-17-06	12-14-06	Administration Fee	\$600.00
R.G.	05-27-08	06-27-08	Processing Fee	\$695.00
R.H.	01-24-08	02-28-08	Processing Fee	\$595.00
B.H.	01-16-08	02-06-08	Application Fee Processing Fee	\$150.00 \$595.00
R.H.	11-28-07	03-26-08	Processing Fee Administration Fee	\$695.00 \$995.00
A.H.	04-20-08	05-30-08	Processing Fee	\$595.00
K.K.	05-16-08	06-16-08	Processing Fee	\$595.00
J.K.	05-08-08	06-09-08	Processing Fee	\$695.00
A.M.	03-31-08	04-16-08	Processing Fee Application Fee	\$595.00 \$150.00
C.M.	02-14-08	04-23-08	Processing Fee Administration Fee	\$695.00 \$695.00
J.M.	08-29-07	09-20-07	Processing Fee Administration Fee	\$500.00 \$495.00
L.N.	01-24-08	04-21-08	Processing Fee	\$695.00
C.O.	01-24-07	05-11-07	Processing Fee Administration Fee	\$595.00 \$500.00
N.O.	09-08-07	02-12-08	Processing Fee	\$595.00
B.P.	01-09-08	03-21-08	Processing Fee	\$595.00
V.P.	06-14-07	07-20-07	Processing Fee Application Fee	\$595.00 \$150.00
V.P.	05-08-08	06-10-08	Processing Fee	\$595.00

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M.P.	01-30-08	03-05-08	Processing Fee	\$595.00
E.R.	06-12-07	08-20-07	Processing Fee Application Fee	\$595.00 \$150.00
D.R.	04-11-07	07-16-07	Processing Fee	\$695.00
R.S.	04-22-08	05-23-08	Processing Fee	\$695.00
M.S.	01-09-08	05-19-08	Processing Fee Administration Fee	\$595.00 \$695.00
E.S.	04-10-08	06-20-08	Processing Fee Administration Fee	\$695.00 \$695.00
K.T.	04-16-08	06-12-08	Processing Fee Administration Fee	\$695.00 \$995.00
T.T.	08-28-07	12-27-07	Processing Fee	\$595.00
T.W.	10-02-07	01-16-08	Processing Fee Application Fee Administration Fee	\$595.00 \$595.00 \$150.00
M.W.	09-26-07	10-29-07	Processing Fee	\$500.00
K.W.	09-06-07	11-01-07	Processing Fee	\$595.00
D.W.	04-05-08	05-14-08	Processing Fee	\$695.00
S.W.	05-16-08	06-25-08	Application Fee Processing Fee	\$150.00 \$595.00
R.Z.	04-15-08	06-18-08	Processing Fee Administration Fee	\$695.00 \$995.00
			Total	\$41,453

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