



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

3 II. FINAL ORDER

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

6 A. IT IS HEREBY ORDERED, That:

7 1. Respondent Gina Lynne Longstreet's application for a loan originator license is denied

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

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

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

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

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

4 DATED this 24<sup>th</sup> day of September, 2007.



5 

6 DEBORAH BORTNER  
7 Director  
8 Division of Consumer Services  
9 Department of Financial Institutions

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:  
  
GINA LYNNE LONGSTREET,  
  
Respondent.

NO. C-07-145-07-SC01  
  
STATEMENT OF CHARGES and  
NOTICE OF INTENT TO ENTER  
AN ORDER TO DENY LICENSE APPLICATION

**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 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 Gina Lynne Longstreet (Respondent Longstreet)** submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under Hometown Lending, Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about December 13, 2006.

**1.2 Prior Criminal Acts.** On June 5, 2002, Respondent Longstreet was convicted of one count of Attempted Second Degree Theft in violation of RCW 9A.56.040A in Snohomish County District Court Case No. 0447B-02F. Pursuant to RCW 9A.28.020(3)(d), Attempted Second Degree Theft is a gross misdemeanor.

//

//

//

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

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

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

6  
7 **III. AUTHORITY TO IMPOSE SANCTIONS**

8 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the  
9 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the  
10 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by  
11 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application  
12 of the denial.

13  
14 **IV. NOTICE OF INTENT TO ENTER ORDER**

15 Respondent's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth in  
16 the above constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223  
17 and RCW 19.146.310. Therefore, it is the Director's intent to ORDER that:

18 **4.1** Respondent Gina Lynne Longstreet's application for a loan originator license be denied.

19  
20 **V. AUTHORITY AND PROCEDURE**

21 This Statement of Charges and Notice of Intent to Enter an Order to Deny License Application (Statement  
22 of Charges) is issued pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and  
23 RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act).

24 Respondent Longstreet may make a written request for a hearing as set forth in the NOTICE OF  
25

1 OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of  
2 Charges.

3  
4 Issued and Dated this 15<sup>th</sup> day of August, 2007.

5 


6 DEBORAH BORTNER  
7 Director  
8 Division of Consumer Services  
9 Department of Financial Institutions

10 Presented by:

11   
12 ANTHONY W. CARTER  
13 Enforcement Attorney



14 Approved by:

15   
16 FATIMA BATHY  
17 Financial Legal Examiner Supervisor

18  
19  
20  
21  
22  
23  
24  
25

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:

GINA LYNNE LONGSTREET,  
Respondent.

C-07-145-07-SC01

NOTICE OF OPPORTUNITY TO DEFEND  
AND OPPORTUNITY FOR HEARING

THE STATE OF WASHINGTON TO:

Gina Lynne Longstreet

YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been issued by the  
Department of Financial Institutions, a true and correct copy of which is attached and made a part hereof.

YOU ARE HEREBY NOTIFIED that you may file an application for an adjudicative hearing before the  
Washington State Department of Financial Institutions on the Statement of Charges. Service of this notice is  
deemed complete upon deposit in the United States mail. YOUR APPLICATION MUST BE RECEIVED BY  
THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE  
YOU RECEIVED THIS NOTICE. If you demand a hearing, you will be notified of the time and place for the  
hearing at least seven (7) days in advance of the hearing date.

At the hearing, you may appear personally, and by counsel, if you desire. The hearing will be as informal  
as is practical within the requirements of the Administrative Procedure Act (see chapter 34.05 RCW). The hearing  
will be recorded. The primary concern will be getting to the truth of the matter insofar as the Statement of Charges  
is concerned. Technical rules of evidence will not be binding at the hearing except for the rules of privilege  
recognized by law. You have the right to present evidence and witnesses in your own behalf, and to cross-examine  
those witnesses presented in support of the Statement of Charges. You may require the attendance of witnesses by  
subpoena. If you are limited English-speaking or hearing impaired, you have the right to have an interpreter  
appointed at no cost to you, as discussed below.

INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-  
speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for

1 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate  
2 in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN  
3 INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request  
4 the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative  
5 Hearing form.

6 YOU ARE FURTHER NOTIFIED that if the Department of Financial Institutions does not RECEIVE the  
7 Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this will  
8 constitute a waiver of your right to a hearing and the Director will find that you do not contest the allegations of the  
9 Statement of Charges. Upon such a finding by the Director a final order will be immediately entered disposing of  
10 this matter as described in the Statement of Charges. If you desire a hearing in this matter, please return the  
11 attached Application for Adjudicative Hearing to:

12 Department of Financial Institutions  
13 Division of Consumer Services  
14 Attn: Fatima Batie  
15 PO Box 41200  
16 Olympia, Washington 98504-1200

17 Dated this 15 day of August 2007.



18 Deborah Bortner  
19 DEBORAH BORTNER  
20 Director  
21 Division of Consumer Services  
22 Department of Financial Institutions  
23  
24  
25