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

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IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Escrow Agent Registration Act of Washington by:

NO. C-07-292-07-CO01

TRANSUNION REAL ESTATE SERVICES, INC.,  
dba TRANSUNION SETTLEMENT SOLUTIONS,  
INC., AND TRANSUNION TITLE AND  
ESCROW OF CALIFORNIA,

CONSENT ORDER

Respondent.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and TransUnion Real Estate Services, Inc., (TransUnion), 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 18.44 of the Revised Code of Washington (RCW) and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and TransUnion have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-07-292-07-SC01 (Statement of Charges), entered August 14, 2007, (copy attached hereto). Pursuant to chapter 18.44 RCW, the Escrow Agent Registration Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, TransUnion hereby agrees to the Department's entry of this Consent Order and further agrees 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. TransUnion is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

1  
2 Based upon the foregoing:

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

5 B. **Waiver of Hearing.** It is AGREED that TransUnion has been informed of the right to a hearing  
6 before an administrative law judge, and that it has waived their right to a hearing and any and all administrative  
7 and judicial review of the issues raised in this matter, or of the resolution reached herein.

8 C. **No Admission of Liability.** The parties intend this Consent Order to fully resolve the Statement of  
9 Charges and agree that TransUnion does not admit to any wrongdoing by its entry.

10 D. **Fine.** It is AGREED that TransUnion shall pay to the Department a fine of \$20,000 in the form of a  
11 cashier's check made payable to the "Washington State Treasurer," upon entry of this Consent Order.

12 E. **Investigation Fee.** It is AGREED that TransUnion shall pay the Department an investigation fee of  
13 \$750 in the form of a cashier's check made payable to the "Washington State Treasurer," upon entry of this  
14 Consent Order. The investigation fee may be combined with the fine in one cashier's check made payable to the  
15 "Washington State Treasurer."

16 F. **Application for Escrow License.** It is AGREED that, upon payment to the Department of the sums  
17 required under paragraphs D and E, SO LONG AS all requirements under chapter 18.44 RCW and chapter 208-  
18 680 WAC are satisfactorily met and the application is complete as determined by the Department, the Department  
19 will issue TransUnion's pending Escrow license for TransUnion Settlement Solutions, Inc., within seven (7)  
20 business days. TransUnion will be timely notified of any additional licensing requirements.

21 G. **Authority to Execute Order.** It is AGREED that the undersigned represent and warrant that they  
22 have the full power and right to execute this Consent Order on behalf of the parties represented.

23 H. **Non-Compliance with Order.** It is AGREED that TransUnion understands that failure to abide by  
24 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event  
25

1 of such legal action, TransUnion may be responsible to reimburse the Director for the cost incurred in pursuing  
2 such action, including but not limited to, attorney fees.

3 I. **Voluntarily Entered.** It is AGREED that the TransUnion has voluntarily entered into this Consent  
4 Order, which is effective when signed by the Director's designee.

5 J. **Completely Read, Understood, and Agreed.** It is AGREED that TransUnion has read this Consent  
6 Order in its entirety and fully understands and agrees to all of the same.

7

8 **RESPONDENT:**

9 **TransUnion Real Estate Services, Inc.**

10 By:

11

12   
Name: Michael F. Dealy

13 Title: President

14 8/20/2007  
Date

14

15 DO NOT WRITE BELOW THIS LINE

16 THIS ORDER ENTERED THIS 31<sup>st</sup> DAY OF August, 2007.

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27 DEBORAH BORTNER  
28 Director  
29 Division of Consumer Services  
30 Department of Financial Institutions

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3 **STATE OF WASHINGTON**  
4 **DEPARTMENT OF FINANCIAL INSTITUTIONS**  
5 **DIVISION OF CONSUMER SERVICES**

6 IN THE MATTER OF DETERMINING  
7 Whether there has been a violation of the  
8 Escrow Agent Registration Act of Washington  
9 by:

10 TRANSUNION REAL ESTATE SERVICES,  
11 INC., dba TRANSUNION SETTLEMENT  
12 SOLUTIONS, INC., AND TRANSUNION  
13 TITLE AND ESCROW OF CALIFORNIA,

14 Respondent.

NO. C-07-292-07-SC02

AMENDED STATEMENT OF CHARGES  
and NOTICE OF INTENT TO DENY  
APPLICATION FOR LICENSE, IMPOSE  
FINE, AND COLLECT INVESTIGATION  
FEE

15 **INTRODUCTION**

16 Pursuant to RCW 18.44.410, the Director of the Department of Financial Institutions (Director) is  
17 responsible for the administration of chapter 18.44 RCW, the Escrow Agent Registration Act (the Act).  
18 After having conducted an investigation pursuant to RCW 18.44.420 and WAC 208-680G-020, and  
19 based upon the facts available as of the date of this Amended Statement of Charges, the Director, through  
20 his designee, Deborah Bortner, Division Director, Division of Consumer Services, institutes this  
21 proceeding and finds as follows:

22 **I. FACTUAL ALLEGATIONS**

23 **1.1 Respondent. TransUnion Real Estate Services, Inc., dba TransUnion Settlement**  
24 **Solutions, Inc., and TransUnion Title and Escrow of California, (TransUnion)** has submitted an  
25 application to the Department of Financial Institutions of the State of Washington (Department) for a  
license to conduct business as an escrow agent under the name TransUnion Settlement Solutions, Inc.,  
at the following location: 33 South Anita Drive, Orange, California 92868. The application was

1 received by the Department on June 1, 2007. No license has been issued as of the date of this  
2 Amended Statement of Charges.

3 **1.2 Unlicensed Activity.** In April 2007, the Department received a complaint from a consumer that  
4 TransUnion had failed to properly disburse funds from a Washington residential mortgage loan in which  
5 TransUnion performed escrow functions. At that time, TransUnion was not licensed in Washington to  
6 perform escrow functions and was not registered with the Washington Office of the Insurance  
7 Commissioner as a title company. In response to the Department's Directive, TransUnion admitted that it  
8 had been performing escrow services for JP Morgan Bank under the names TransUnion Settlement  
9 Solutions, Inc., and TransUnion Title and Escrow of California, since 2004 without being licensed in  
10 Washington to do so. TransUnion further admitted that between January 1, 2007, and July 6, 2007, it had  
11 performed escrow functions for JP Morgan Bank in approximately 2,500 Washington residential  
12 mortgage loans. TransUnion received approximately \$111,540 in fees for those loans. TransUnion  
13 voluntarily ceased its unlicensed activity upon being contacted by the Department.  
14

15 **1.3 On-Going Investigation:** The Department's investigation into the alleged violations of the Act  
16 by TransUnion continues to date.

## 17 II. GROUNDS FOR ENTRY OF ORDER

18 **2.1 Definition of Escrow.** Pursuant to RCW 18.44.011(4), "Escrow" means any transaction wherein  
19 any person or persons, for the purpose of effecting and closing the sale, purchase, exchange, transfer,  
20 encumbrance, or lease of real or personal property to another person or persons, delivers any written  
21 instrument, money, evidence of title to real or personal property, or other thing of value to a third  
22 person to be held by such third person until the happening of a specified event or the performance of a  
23 prescribed condition or conditions, when it is then to be delivered by such third person, in compliance  
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1 with instructions under which he or she is to act, to a grantee, grantor, promisee, promisor, obligee,  
2 obligor, lessee, lessor, bailee, bailor, or any agent or employee thereof.

3 **2.2 Definition of Escrow Agent.** Pursuant to RCW 18.44.011(6) "Escrow Agent" means any person  
4 engaged in the business of performing for compensation the duties of the third person referred to in  
5 RCW 18.44.011(4).

6 **2.3 Requirement to Obtain and Maintain License.** Based on the factual allegations set forth in  
7 Section I above, Respondent is in apparent violation of RCW 18.44.021 for engaging in business as an  
8 escrow agent by performing escrows or any of the functions of an escrow agent within this state or  
9 with respect to transactions that involve personal property or real property located in this state without  
10 first obtaining a license.  
11

### 12 III. AUTHORITY TO IMPOSE SANCTIONS

13 **3.1 Authority to Deny Application for License.** Pursuant to RCW 18.44.430(1)(b), the Director  
14 may deny the license of any escrow agent or escrow officer for violating any of the provisions of the  
15 Act or any lawful rules made by the Director pursuant to the Act.

16 **3.2 Authority to Impose Fines.** Pursuant to RCW 18.44.430(3) and WAC 208-680G-040(3), in  
17 addition to or in lieu of license denial the Director may impose a fine of up to \$100 per day for each day's  
18 violation of the Act.

19 **3.3 Authority to Collect Investigation Fee.** Pursuant to RCW 18.44.410 and WAC 208-680G-050,  
20 the expense of an investigation pursuant to WAC 208-680G-020 shall be borne by the entity which is the  
21 subject of the investigation.  
22

### 23 IV. NOTICE OF INTENTION TO ENTER ORDER

24 Respondent's violations of the provisions of chapter 18.44 RCW as set forth in the above Factual  
25 Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions constitute a basis for the

1 entry of an Order under RCW 18.44.410, RCW 18.44.430, RCW 18.44.301, and WAC 208-680G-030  
2 which authorize the Director to enforce all laws, rules, and regulations related to the registration of  
3 escrow agents and licensing of escrow officers. Therefore, it is the Director's intention to ORDER that:

- 4 4.1 Respondent TransUnion Real Estate Services, Inc.'s license application be denied;
- 5 4.2 Respondent TransUnion Real Estate Services, Inc., pay a fine in the amount of \$25,000;
- 6 4.3 Respondent TransUnion Real Estate Services, Inc., pay an investigation fee in the  
7 amount of \$750.00 calculated at \$62.50 per hour for twelve (12) the total staff hours  
8 devoted to the investigation.
- 9 4.4 Respondent TransUnion Real Estate Services, Inc., its officers, employees, and agents  
10 maintain all records involving Washington escrow transactions for a minimum of six (6)  
years following the closing or termination of the escrow transaction.

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V. AUTHORITY AND PROCEDURE

This Amended Statement of Charges and Notice of Intent to Deny Application for License, Impose Fine, and Collect Investigation Fee is entered pursuant to the provisions of RCW 18.44.410 and RCW 18.44.430, and is subject to the provisions of chapter 34.05 RCW. 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 Amended Statement of Charges.

DATED this 23<sup>rd</sup> day of August, 2007.



DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:



STEVEN C. SHERMAN  
Financial Legal Examiner



Approved by:



JAMES R. BRUSSELBACK  
Enforcement Chief



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

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IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Escrow Agent Registration Act of Washington  
by:

C-07-292-07-SC02

NOTICE OF OPPORTUNITY TO DEFEND  
AND OPPORTUNITY FOR HEARING

TRANSUNION REAL ESTATE SERVICES,  
INC., dba TRANSUNION SETTLEMENT  
SOLUTIONS, INC., AND TRANSUNION  
TITLE AND ESCROW OF CALIFORNIA,  
Respondent.

THE STATE OF WASHINGTON TO: TRANSUNION REAL ESTATE SERVICES, INC.

YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed 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

1 subpoena. If you are limited English- speaking or hearing impaired, you have the right to have an interpreter  
2 appointed at no cost to you, as discussed below.

3 INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-  
4 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for  
5 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate  
6 in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN  
7 INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request  
8 the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative  
9 Hearing form.

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

16 Department of Financial Institutions  
17 Division of Consumer Services  
18 Attn: Fatima Batie  
19 PO Box 41200  
20 Olympia, Washington 98504-1200

21 Dated this 23<sup>rd</sup> day of August, 2007.



22 *Deborah Bortner*

23 DEBORAH BORTNER  
24 Director  
25 Division of Consumer Services  
Department of Financial Institutions

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3 **STATE OF WASHINGTON**  
4 **DEPARTMENT OF FINANCIAL INSTITUTIONS**  
5 **DIVISION OF CONSUMER SERVICES**

6 IN THE MATTER OF DETERMINING  
7 Whether there has been a violation of the  
8 Escrow Agent Registration Act of Washington  
9 by:

10 **TRANSUNION SETTLEMENT SOLUTIONS,**  
11 **INC., fka TRANSUNION TITLE AND**  
12 **ESCROW OF CALIFORNIA,**

13 Respondent.

NO. C-07-292-07-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENT TO DENY  
APPLICATION FOR LICENSE, IMPOSE  
FINE, AND COLLECT INVESTIGATION  
FEE

14 **INTRODUCTION**

15 Pursuant to RCW 18.44.410, the Director of the Department of Financial Institutions (Director) is  
16 responsible for the administration of chapter 18.44 RCW, the Escrow Agent Registration Act (the Act).  
17 After having conducted an investigation pursuant to RCW 18.44.420 and WAC 208-680G-020, and  
18 based upon the facts available as of the date of this Statement of Charges, the Director, through his  
19 designee, Deborah Bortner, Division Director, Division of Consumer Services, institutes this proceeding  
20 and finds as follows:

21 **I. FACTUAL ALLEGATIONS**

22 **1.1 Respondent. TransUnion Settlement Solutions, Inc., fka TransUnion Title and Escrow of**  
23 **California, (TransUnion)** submitted an application to the Department of Financial Institutions of the  
24 State of Washington (Department) for a license to conduct business as an escrow agent at the  
25 following location: 33 South Anita Drive, Orange, California 92868. The application was received by  
the Department on June 1, 2007. No license has been issued as of the date of this Statement of  
Charges.

1 **1.2 Unlicensed Activity.** In April 2007, the Department received a complaint from a consumer that  
2 TransUnion had failed to properly disburse funds from a Washington residential mortgage loan in which  
3 TransUnion performed escrow functions. At that time, TransUnion was not licensed in Washington to  
4 perform escrow functions and was not registered with the Washington Office of the Insurance  
5 Commissioner as a title company. In response to the Department's Directive, TransUnion admitted that it  
6 had been performing escrow services for JP Morgan Bank since 2004 without being licensed in  
7 Washington to do so. TransUnion further admitted that between January 1, 2007, and July 6, 2007, it had  
8 performed escrow functions for JP Morgan Bank in approximately 2,500 Washington residential  
9 mortgage loans. TransUnion received approximately \$111,540 in fees for those loans. TransUnion  
10 voluntarily ceased its unlicensed activity upon being contacted by the Department.  
11

12 **1.3 On-Going Investigation:** The Department's investigation into the alleged violations of the Act  
13 by TransUnion continues to date.

## 14 II. GROUNDS FOR ENTRY OF ORDER

15 **2.1 Definition of Escrow.** Pursuant to RCW 18.44.011(4), "Escrow" means any transaction wherein  
16 any person or persons, for the purpose of effecting and closing the sale, purchase, exchange, transfer,  
17 encumbrance, or lease of real or personal property to another person or persons, delivers any written  
18 instrument, money, evidence of title to real or personal property, or other thing of value to a third  
19 person to be held by such third person until the happening of a specified event or the performance of a  
20 prescribed condition or conditions, when it is then to be delivered by such third person, in compliance  
21 with instructions under which he or she is to act, to a grantee, grantor, promisee, promisor, obligee,  
22 obligor, lessee, lessor, bailee, bailor, or any agent or employee thereof.  
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1 **2.2 Definition of Escrow Agent.** Pursuant to RCW 18.44.011(6) "Escrow Agent" means any person  
2 engaged in the business of performing for compensation the duties of the third person referred to in  
3 RCW 18.44.011(4).

4 **2.3 Requirement to Obtain and Maintain License.** Based on the factual allegations set forth in  
5 Section I above, Respondent is in apparent violation of RCW 18.44.021 for engaging in business as an  
6 escrow agent by performing escrows or any of the functions of an escrow agent within this state or  
7 with respect to transactions that involve personal property or real property located in this state without  
8 first obtaining a license.  
9

### 10 **III. AUTHORITY TO IMPOSE SANCTIONS**

11 **3.1 Authority to Deny Application for License.** Pursuant to RCW 18.44.430(1)(b), the Director  
12 may deny the license of any escrow agent or escrow officer for violating any of the provisions of the  
13 Act or any lawful rules made by the Director pursuant to the Act.

14 **3.2 Authority to Impose Fines.** Pursuant to RCW 18.44.430(3) and WAC 208-680G-040(3), in  
15 addition to or in lieu of license denial the Director may impose a fine of up to \$100 per day for each day's  
16 violation of the Act.

17 **3.3 Authority to Collect Investigation Fee.** Pursuant to RCW 18.44.410 and WAC 208-680G-050,  
18 the expense of an investigation pursuant to WAC 208-680G-020 shall be borne by the entity which is the  
19 subject of the investigation.  
20

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

22 Respondent's violations of the provisions of chapter 18.44 RCW as set forth in the above Factual  
23 Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions constitute a basis for the  
24 entry of an Order under RCW 18.44.410, RCW 18.44.430, RCW 18.44.301, and WAC 208-680G-030  
25

1 which authorize the Director to enforce all laws, rules, and regulations related to the registration of  
2 escrow agents and licensing of escrow officers. Therefore, it is the Director's intention to ORDER that:

- 3 4.1 Respondent TransUnion Settlement Solutions, Inc.'s license application be denied;  
4 4.2 Respondent TransUnion Settlement Solutions, Inc., pay a fine in the amount of \$25,000;  
5 4.3 Respondent TransUnion Settlement Solutions, Inc., pay an investigation fee in the  
6 amount of \$750.00 calculated at \$62.50 per hour for twelve (12) the total staff hours  
7 devoted to the investigation.  
8 4.4 Respondent TransUnion Settlement Solutions, Inc., its officers, employees, and agents  
9 maintain all records involving Washington escrow transactions for a minimum of six (6)  
years following the closing or termination of the escrow transaction.

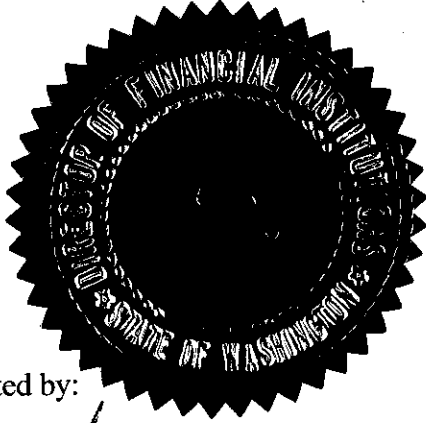
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**V. AUTHORITY AND PROCEDURE**


This Statement of Charges and Notice of Intent to Deny Application for License, Impose Fine, and Collect Investigation Fee is entered pursuant to the provisions of RCW 18.44.410 and RCW 18.44.430, and is subject to the provisions of chapter 34.05 RCW. 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 15<sup>th</sup> day of August, 2007.



  
DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:  
  
STEVEN C. SHERMAN  
Financial Legal Examiner

Approved by:  
  
JAMES R. BRUSSELBACK  
Enforcement Chief

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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  
Escrow Agent Registration Act of Washington  
by:

TRANSUNION SETTLEMENT SOLUTIONS,  
INC., fka TRANSUNION TITLE AND  
ESCROW OF CALIFORNIA,  
Respondent.

C-07-292-07-SC01

NOTICE OF OPPORTUNITY TO DEFEND  
AND OPPORTUNITY FOR HEARING

THE STATE OF WASHINGTON TO: TRANSUNION SETTLEMENT SOLUTIONS, INC.

YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed 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



1 subpoena. If you are limited English- speaking or hearing impaired, you have the right to have an interpreter  
2 appointed at no cost to you, as discussed below.

3 INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-  
4 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for  
5 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate  
6 in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN  
7 INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request  
8 the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative  
9 Hearing form.

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

16 Department of Financial Institutions  
17 Division of Consumer Services  
18 Attn: Fatima Batie  
19 PO Box 41200  
20 Olympia, Washington 98504-1200

21 Dated this 15 day of August, 2007.



22 *Deborah Bortner*

23 DEBORAH BORTNER  
24 Director  
25 Division of Consumer Services  
Department of Financial Institutions