

Terms Completed

ORDER SUMMARY – Case Number: C-07-454

Name(s): Julie Ann Wight aka Julie Ann Edwards

Order Number: C-07-454-07-FO01

Effective Date: January 9, 2008

License Number: DFI #45080

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)
If applicable, you must specifically note the ending dates of terms.

License Effect: Denial

Not Apply Until: July 19, 2012

Not Eligible Until: _____

Prohibition/Ban Until: Through July 18, 2012

Investigation Costs	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Fine	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Judgment	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

Comments: _____

1 B. Record Presented. The record presented to the Director's designee for her review and
2 for entry of a final decision included the Statement of Charges, cover letter dated November 20, 2007,
3 Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative
4 Hearing, with documentation of service.

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

7
8 II. FINAL ORDER

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

11 A. IT IS HEREBY ORDERED, That:

- 12 1. Respondent Julie Ann Wight's application for a loan originator license is denied; and
13 2. Respondent Julie Ann Wight is banned from participation in the conduct of the affairs
14 of any mortgage broker subject to licensure by the Director, in any manner, through
 July 18, 2012.

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

22 //

23 //

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.

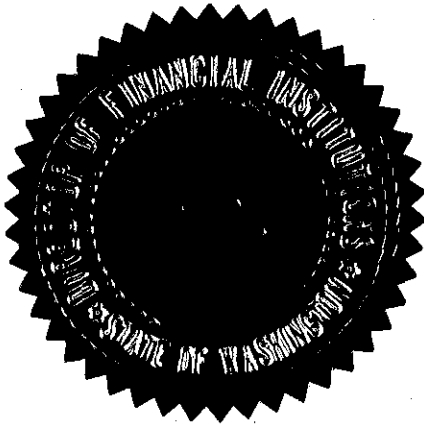
4 C. Stay of Order. The Director's designee has determined not to consider a Petition
5 to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
6 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

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

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

14 DATED this 9th day of January, 2008.

15 STATE OF WASHINGTON
16 DEPARTMENT OF FINANCIAL INSTITUTIONS



17 
18 DEBORAH BORTNER
19 DIRECTOR
20 DIVISION OF CONSUMER SERVICES

1
2
3
4
5
6
7
8

**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:

JULIE ANN WIGHT, AKA JULIE ANN
EDWARDS,

Respondent.

NO. C-07-454-07-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER
AN ORDER TO DENY LICENSE APPLICATION
AND PROHIBIT FROM INDUSTRY

9
10
11
12
13
14

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)¹. 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:

15
16
17
18
19
20
21
22
23
24
25

I. FACTUAL ALLEGATIONS

1.1 Respondent Julie Ann Wight aka Julie Ann Edwards (Respondent Wight) 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 July 18, 2007.

1.2 Prior Criminal Acts. On August 20, 1999, in the Superior Court of the State of Washington in Pierce County, Cause No. 99-1-03674-5, Respondent Wight was charged with the crime of Forgery, a felony, pursuant to RCW 9A.60.020(1)(a)(b). On November 15, 1999, in the Superior Court of the State of Washington in Pierce County, Cause No. 99-1-03674-5, Respondent Wight pleaded guilty to Attempted Forgery, a gross misdemeanor, pursuant to RCW 9A.60.020 and RCW 9A.28.020.

¹ RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 On June 26, 2000, in the Tacoma Municipal Court, Pierce County Washington, Cause No. B00142145,
2 Respondent Wight pleaded guilty to Petty Theft, a gross misdemeanor, pursuant to Tacoma City
3 Ordinance 8.12.010(9), and RCW 9A.20.010(2).
4

5 **1.3 Responses to Application Questions.** The "Criminal Disclosure" section of the loan
6 originator license application consists of eight questions, and includes the following instruction:

7 "If the answer to any of the following is "YES", provide complete details of all events or proceedings"

8 Respondent Wight answered "NO" to the following questions on the "Criminal Disclosure" section of her loan
9 originator license application:

- 10 • 2 – Have you ever been charged with a felony?
- 11 • 5 - Have you ever been convicted of or plead guilty or nolo contendere ("no contest") in a
12 domestic, foreign, or military court to [a] misdemeanor involving: financial services or a
13 financial services-related business or any fraud, false statements or omissions, theft or any
14 wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a
15 conspiracy to commit any of these offenses?

16 Respondent Wight was obligated by statute to answer questions on the loan originator license application
17 truthfully and to provide the Department with complete details of all events or proceedings.

18 II. GROUNDS FOR ENTRY OF ORDER

19 **2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above, Respondent
20 Wight is in apparent violation of RCW 19.146.0201(8) and WAC 208-660-500(3)(i) for negligently making
21 any false statement or willfully making any omission of material fact in connection with any application or any
22 information filed by a licensee in connection with any application, examination or investigation conducted by
23 the Department.

24 **2.2 Requirement to Provide Information on License Application.** Based on the Factual Allegations set
25 forth in Section I above, Respondent Wight fails to meet the requirements of RCW 19.146.300(1) and (2) and

1 RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form
2 prescribed by the Director.

3 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set
4 forth in Section I above, Respondent Wight fails to meet the requirements of RCW 19.146.310(1)(g) and WAC
5 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the confidence of
6 the community and to warrant a belief that the business will be operated honestly and fairly within the purposes
7 of the Act.

8 **III. AUTHORITY TO IMPOSE SANCTIONS**

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

14 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue
15 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed
16 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker
17 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9).

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

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

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

23 **4.1** Respondent Julie Ann Wight's application for a loan originator license be denied.


24 **4.2** Respondent Julie Ann Wight be prohibited from participation in the conduct of the affairs of any
25 mortgage broker subject to licensure by the Director, in any manner, through July 18, 2012.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25


V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and Prohibit from Industry (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 19th day of November, 2007.

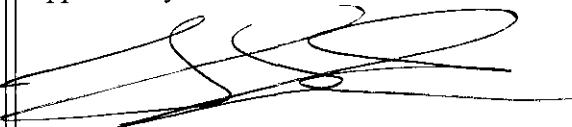

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:


WILMA NEPSUND
Financial Examiner



Approved by:


FATIMA BATIE
Financial Legal Examiner Supervisor