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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:

RAFFAEL LAMARR SLAUGHTER,  
Respondent.

NO. C-07-497-08-FO01

FINAL ORDER

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**I. DIRECTOR'S CONSIDERATION**

A. Default. 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 34.05.440(1). On December 6, 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 and Prohibit from Industry (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated December 7, 2007, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing. The Department served the Statement of Charges, cover letter dated December 7, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing on Respondent on December 7, 2007, by first class mail at 27025 48<sup>th</sup> Pl. S., Apt. L301, Kent, WA 98032, and by Federal Express overnight delivery. On December 12, 2007, the documents sent via Federal Express overnight delivery were returned to the Department as undeliverable. The documents sent via first class mail, however, were not returned to

1 the Department by the United States Postal Service. On January 8, 2008, the United States Postal  
2 Service confirmed that Respondent receives mail at 27025 48<sup>th</sup> Pl. S., Apt. L301, Kent, WA 98032.

3 Respondent did not request an adjudicative hearing within twenty calendar days after the  
4 Department served him with the Notice of Opportunity to Defend and Opportunity for Hearing, as  
5 provided for in WAC 208-08-050(2).

6 B. Record Presented. The record presented to the Director's designee for her review and  
7 for entry of a final decision included the Statement of Charges, cover letter dated December 7, 2007,  
8 Notice of Opportunity to Defend and Opportunity for Hearing, blank Application for Adjudicative  
9 Hearing, documentation of service, and confirmation of Respondent's mailing address.

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

## 12 II. FINAL ORDER

13  
14 Based upon the foregoing, and the Director's designee having considered the record and  
15 being otherwise fully advised, NOW, THEREFORE:

16 A. IT IS HEREBY ORDERED, That:

- 17
- 18 1. Respondent Raffael Lamarr Slaughter's application for a loan originator license is denied; and
  - 19 2. Respondent Raffael Lamarr Slaughter is banned from participation in the conduct of  
20 the affairs of any mortgage broker subject to licensure by the Director, in any manner,  
through February 26, 2014.

21 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a  
22 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
23 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
24 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,

1 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The  
2 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
3 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

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

13 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for  
14 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
15 attached hereto.  
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17 DATED this 11<sup>th</sup> day of January, 2008.

18 STATE OF WASHINGTON  
19 DEPARTMENT OF FINANCIAL INSTITUTIONS



20   
21 DEBORAH BORTNER  
22 DIRECTOR  
23 DIVISION OF CONSUMER SERVICES

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

RAFFAEL LAMARR SLAUGHTER,  
  
Respondent.

NO. C-07-497-07-SC01

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

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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 Raffael Lamarr Slaughter (Respondent Slaughter)** submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under Move It Mortgage, Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about February 26, 2007.

**1.2 Prior Criminal Acts.** Respondent Slaughter was charged on June 13, 2006, in the Superior Court of Washington for Pierce County with the felony crime of Burglary in the First Degree, in violation of RCW 9A.52.020(1)(b). On July 2, 2007, Respondent Slaughter pled guilty in the Superior Court of Washington for Pierce County to the felony crime of Burglary in the Second Degree, in violation of RCW 9A.52.030(1).

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

1 **1.3 Responses to Application Questions.** The “Criminal Disclosure” section of the loan originator license  
2 application consists of eight questions, and includes the following instruction:

3 “If the answer to any of the following is “YES”, provide complete details of all events or proceedings”  
4 Respondent Slaughter answered “no” to the following question on the “Criminal Disclosure” section of his loan  
5 originator license application:

- 6 • 2- Have you ever been charged with a felony?

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

## 9 II. GROUNDS FOR ENTRY OF ORDER

10 **2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section I above,  
11 Respondent Slaughter fails to meet the requirements of RCW 19.146.310(1)(d) and WAC 208-660-350(2)(c) by  
12 having been convicted of a felony within seven years of the filing of the present application.

13 **2.2 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above, Respondent  
14 Slaughter is in apparent violation of RCW 19.146.0201(8) and WAC 208-660-500(3)(i) for negligently making  
15 any false statement or willfully making any omission of material fact in connection with any application or any  
16 information filed by a licensee in connection with any application, examination or investigation conducted by  
17 the Department.

18 **2.3 Requirement to Provide Information on License Application.** Based on the Factual Allegations set  
19 forth in Section I above, Respondent Slaughter fails to meet the requirements of RCW 19.146.300(1) and (2)  
20 and RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form  
21 prescribed by the Director.

22 **2.4 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set  
23 forth in Section I above, Respondent Slaughter fails to meet the requirements of RCW 19.146.310(1)(g) and  
24 WAC 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the  
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1 confidence of the community and to warrant a belief that the business will be operated honestly and fairly  
2 within the purposes of the Act.

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

4 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the  
5 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the  
6 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by  
7 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application  
8 of the denial.

9 **3.2 Authority to Prohibit from 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).

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

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

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

18 **4.1** Respondent Raffael Lamarr Slaughter's application for a loan originator license be denied.

19 **4.2** Respondent Raffael Lamarr Slaughter be prohibited from participation in the conduct of the affairs of  
20 any mortgage broker subject to licensure by the Director, in any manner, through February 26, 2014.

### 21 **V. AUTHORITY AND PROCEDURE**

22 This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and  
23 Prohibit from Industry (Statement of Charges) is entered pursuant to the provisions of RCW 19.146.220,  
24 RCW 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05  
25 RCW (The Administrative Procedure Act). Respondent may make a written request for a hearing as set forth in

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

3 Dated this 6<sup>th</sup> day of December, 2007.

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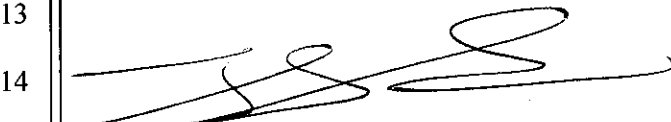
6 DEBORAH BORTNER  
7 Director  
8 Division of Consumer Services  
9 Department of Financial Institutions

10 Presented by:

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12 STEVEN C. SHERMAN  
13 Financial Legal Examiner

14 Approved by:

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16 FATIMA BATIE  
17 Financial Legal Examiner Supervisor

