

Terms Completed

ORDER SUMMARY – Case Number: C-07-501

Name(s): Gregory Lynn Harrison

Order Number: C-07-501-08-CO01

Effective Date: July 8, 2008

License Number: DFI: 44043

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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:

Not Eligible Until:

Prohibition/Ban Until: May 24, 2011

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:

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CONSENT ORDER

Respondent.

AGREEMENT AND ORDER

CONSENT ORDER
C-07-501-08-CO01
Gregory Lynn Harrison

1 Based upon the foregoing:

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

4 B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a
5 hearing before an administrative law judge, and that he has waived his 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, Respondent agrees to withdraw his appeal and to inform the Office of Administrative
8 Hearings in writing of the withdrawal.

9 C. **License Application Denial.** It is AGREED that Respondent's application for a license to
10 conduct business as a loan originator is denied.

11 D. **Prohibition from Industry.** It is AGREED that Respondent is prohibited from participating
12 in the conduct of the affairs of any mortgage broker licensed by the Department or any mortgage broker
13 exempt from Washington law under RCW 19.146.020(1)(e) or (g) through May 23, 2011, in any
14 capacity, including but not limited to: (1) any financial capacity whether active or passive, or (2) as an
15 officer, director, principal, designated broker, employee, or loan originator, or (3) any management,
16 control, oversight or maintenance of any trust account(s) in any way related to any residential mortgage
17 transaction, or (4) receiving, disbursing, managing, or controlling in any way, consumer trust funds in any
18 way related to any residential mortgage transaction. It is further AGREED that Respondent will not
19 apply for any license issued pursuant to the Act until after May 23, 2011.

20 E. **Non-Compliance with Order.** It is AGREED that Respondent understands that failure to
21 abide by the terms and conditions of this Consent Order may result in further legal action by the
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1 Director. In the event of such legal action, Respondent may be responsible to reimburse the Director
2 for the cost incurred in pursuing such action, including, but not limited to, attorney fees.

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

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

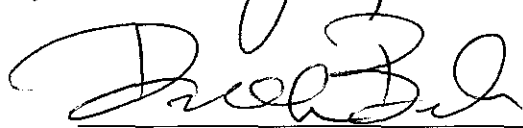
7 **RESPONDENT:**

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10 **Gregory Lynn Harrison**

07-02-08
Date


11 **DO NOT WRITE BELOW THIS LINE**

12 THIS ORDER ENTERED THIS 8th DAY OF July, 2008.


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

19 Presented by:

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21 **STEVEN C. SHERMAN**
22 Financial Legal Examiner

23 Approved by:

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

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

6 IN THE MATTER OF INVESTIGATING
7 the Loan Originator License Application under the
8 Mortgage Broker Practices Act of Washington by:

9 GREGORY LYNN HARRISON,
10 Respondent.

NO. C-07-501-07-SC01

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

11 **INTRODUCTION**

12 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial
13 Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the
14 Mortgage Broker Practices Act (Act)¹. After having conducted an investigation pursuant to RCW 19.146.310, and
15 based upon the facts available as of the date of this Statement of Charges, the Director, through his designee,
16 Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

17 **I. FACTUAL ALLEGATIONS**

18 **1.1 Respondent Gregory Lynn Harrison (Respondent Harrison)** submitted an application to the
19 Department of Financial Institutions of the State of Washington (Department) for a loan originator license under
20 A+ Mortgage, a mortgage broker licensed under the Act. The on-line application was received by the
21 Department on or about May 23, 2007. On June 26, 2007, Respondent Harrison transferred that relationship to
22 Evergreen Pacific Services, a mortgage broker licensed under the Act.

23 **1.2 Responses to Application Questions.** The "Criminal Disclosure" section of the loan originator license
24 application consists of eight questions, and includes the following instruction:

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

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

Respondent Harrison answered "no" to the following question on the "Criminal Disclosure" section of his loan originator license application:

- 2-Have you ever been charged with any felony?

Respondent Harrison, however, had been charged with the crime of Felony Harassment in the Superior Court of Washington for King County on or about January 11, 2002, a felony violation of RCW 9A.46.020(1).

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

II. GROUNDS FOR ENTRY OF ORDER

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

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

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

III. AUTHORITY TO IMPOSE SANCTIONS

3.1 Authority to Deny Application for Loan Originator License. Pursuant to RCW 19.146.220(1), the Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the

1 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by
2 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application
3 of the denial.

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

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

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

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

13 **4.1** Respondent Gregory Lynn Harrison's application for a loan originator license be denied.

14 **4.2** Respondent Gregory Lynn Harrison be prohibited from participation in the conduct of the affairs of any
15 mortgage broker subject to licensure by the Director, in any manner, through May 23, 2014.

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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 29th day of November, 2007.



DEBORAH BORTNER

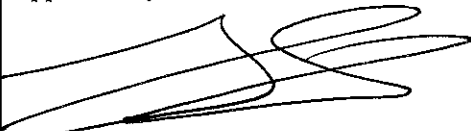
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:



STEVEN C. SHERMAN
Financial Legal Examiner

Approved by:



FATIMA BATIE
Financial Legal Examiner Supervisor

