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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
Mortgage Broker Practices Act of Washington by:

ANITA M. HARRELL-GONZALES, and
TERRY W. GOBLE,

Respondents.

NO. C-08-176-08-FO02

FINAL ORDER TO CEASE AND DESIST

ANITA M. HARRELL-GONZALES

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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) pursuant to RCW 34.05.440(1). On May 21, 2008, the Director, through Consumer Services Division Director Deborah Bortner, entered a Temporary Order to Cease and Desist against Respondent Anita M. Harrell-Gonzales. A copy of the Temporary Order to Cease and Desist is attached and incorporated into this order by this reference. The Temporary Order to Cease and Desist was accompanied by a cover letter dated May 21, 2008, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Anita M. Harrell-Gonzales. The Department served the Temporary Order to Cease and Desist, cover letter dated May 21, 2008, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Anita M. Harrell-Gonzales on Respondent Harrell-Gonzales on May 21, 2008, by first class mail, Federal Express overnight delivery, and personal service. The documents sent by Federal Express overnight delivery were delivered on May 22, 2008. The documents sent via first class mail were not returned to the Department by the United States Post Office. On May 21, 2008, Respondent Harrell-Gonzales spoke with a member of the Consumer Services Division and confirmed that she had received the documents served by personal service.

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

4 B. Record Presented. The record presented to the Director's designee for her review and for
5 entry of a final decision included the Temporary Order to Cease and Desist, cover letter dated May 21, 2008,
6 Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing for
7 Anita M. Harrell-Gonzales, with documentation of service.

8 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the Director's designee
9 hereby adopts the Temporary Order to Cease and Desist, which is attached hereto.

10 II. FINAL ORDER

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

13 A. IT IS HEREBY ORDERED, that Respondent Anita M. Harrell-Gonzales shall permanently
14 cease and desist from participating in the conduct of the affairs of any mortgage broker subject to licensure by the
15 Director, in any manner, specifically including, but not limited to originating any residential mortgage loan,
16 assisting with the origination of any residential mortgage loan, and holding himself out as able to assist any
17 person with applying for or obtaining any residential mortgage loan.

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

1 A timely Petition for Reconsideration is deemed denied if, within twenty days from the date the petition is
2 filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice specifying the
3 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 to Stay
5 the effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial
6 Review made under chapter 34.05 RCW and RCW 34.05.550.

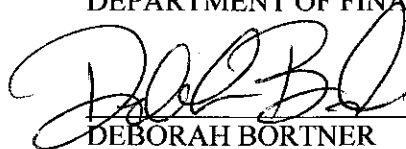
7 D. Judicial Review. Respondent Harrell-Gonzales has the right to petition the superior court
8 for judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for
9 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

10 E. Non-compliance with Order. If you do not comply with the terms of this order, the Department
11 may seek its enforcement by the Office of Attorney General.

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

14 DATED this 1st day of July, 2008.

16 STATE OF WASHINGTON
17 DEPARTMENT OF FINANCIAL INSTITUTIONS

18 

19 DEBORAH BORTNER
20 DIRECTOR
21 DIVISION OF CONSUMER SERVICES