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

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

C-07-133-07-TD01

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

TEMPORARY ORDER TO
CEASE AND DESIST

Respondents.

THE STATE OF WASHINGTON TO: ANITA HARRELL-GONZALES
TERRY GOBLE

COMES NOW the Director of the Washington State Department of Financial Institutions (Director), by and through his designee Deborah Bortner, Division Director, Division of Consumer Services (designee), and finding that the public is likely to be substantially injured by delay in issuing a cease and desist order, enters this temporary order to cease and desist pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act), based on the following findings:

I. FACTUAL FINDINGS

1.1 Respondent Anita Harrell-Gonzales (Respondent Harrell-Gonzales) was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a loan originator on November 2, 2007, and continues to be licensed to date. Respondent Harrell-Gonzales was licensed to conduct the business of a Loan Originator for Trusted Home Mortgage, Inc.(Trusted), at a branch office licensed at 9125 Bridgeport Way SW, Suite 102, Lakewood, Washington, on or about January 31, 2008.

Respondent Harrell-Gonzales is also co-owner of America Financial Solutions, LLC, and America Financial Group, Inc. Both of those companies are registered with the Department as trade names for the Trusted branch licensed at 9125 Bridgeport Way SW, Suite 102, Lakewood, Washington.

1.2 Respondent Terry W. Goble (Respondent Goble) applied with the Department for a license to conduct the business of a loan originator on October 25, 2007. The Department notified Respondent Goble by letter dated December 18, 2007, that he was not being issued a loan originator license. Thereafter, on April

1 15, 2008, the Department issued a Final Order under case C-07-527-08-FO01 denying Respondent Goble's
2 application for a loan originator license and banning Respondent Goble from participation in the conduct of
3 the affairs of any mortgage broker subject to licensure by the Director, in any manner, through January 2,
4 2014. Respondent Goble was served with this Final Order by U.S. mail.

5 Respondent Goble is also co-owner of America Financial Solutions, LLC, and America Financial
6 Group, Inc. Both of those companies are registered with the Department as trade names for the Trusted branch
7 licensed at 9125 Bridgeport Way SW, Suite 102, Lakewood, Washington.

8 **1.3 Unlicensed Locations.** On or about March 15, 2008, Respondent Harrell-Gonzales and
9 Respondent Goble moved their Trusted branch office from 9125 Bridgeport Way SW, Suite 102, Lakewood,
10 Washington, to 7509 Grange Street West, Lakewood, Washington, without notice to or authority from the
11 owner and Designated Broker of Trusted, and without notice to or authority from the Department.
12 Additionally, beginning in January 2008 Respondent Harrell-Gonzales and Respondent Goble leased a booth at
13 Homescape, an ongoing home show located in the Lakewood Towne Center in Lakewood, Washington, from
14 which they assist or hold themselves out as able to assist other people with applying for residential mortgage
15 loans. To date, the Department has not issued a license for Respondents to conduct residential mortgage
16 business from that location.

17 **1.4 Unlicensed Activity.** Since January 1, 2008, Respondent Goble has been assisting or holding
18 himself out as able to assist people with applying for residential mortgage loans without being licensed by the
19 Department to do so. In several instances in which Respondent Goble has assisted a person with applying for a
20 residential mortgage loan, Respondent Harrell-Gonzales has or intended to sign the document(s) as the loan
21 originator. In one specific case, for example, Respondent Goble discussed a residential mortgage loan with a
22 borrower by telephone, quoted loan rates, and obtained financial information from the borrower. Thereafter
23 Respondent Goble sent or caused to be sent loan documents by fax to the borrower. These loan documents
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1 included a residential mortgage application which was signed by Respondent Harrell-Gonzales. The borrower
2 reported he had never met with or spoken to Respondent Harrell-Gonzales.

3 **1.5 Surrender of Branch License.** On May 21, 2008, the Department received written
4 notification from the owner and Designated Broker for Trusted Home Mortgage, Inc., Russell Shulman,
5 surrendering the branch license assigned to Respondent Herrell-Gonzales and Respondent Goble, and
6 terminating the employment relationship with Respondent Herrell-Gonzales effective immediately.

7 **II. GROUNDS FOR ENTRY OF ORDER**

8 **2.1 Requirement to Obtain and Maintain a Mortgage Broker or Loan Originator License.**
9 Based on the Factual Allegations set forth in Section I above, Respondent Goble is in apparent violation of
10 RCW 19.146.0201(1) and (2), RCW 19.146.200(1), and WAC 208-660-350(3) for engaging in the business of
11 a mortgage broker or loan originator without first obtaining and maintaining a license under the Act.

12 **2.2 Requirement to Originate Residential Mortgage Loans from Licensed Locations.** Based
13 on the Factual Allegations set forth in Section I above, Respondent Harrell-Gonzales and Respondent Goble
14 are in apparent violation of RCW 19.146.0201(1) and (2), RCW 19.146.265, and WAC 208-660-195 for
15 engaging in the business of a mortgage broker or loan originator from unlicensed locations.

16 **2.2 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above,
17 Respondent Anita M. Harrell-Gonzales is in apparent violation of RCW 19.146.0201(1) and (2) for aiding and
18 abetting the afore-stated violations of the Act by Respondent Goble.

19 **III. AUTHORITY TO ISSUE TEMPORARY ORDER TO CEASE AND DESIST**

20 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 19.146.227,
21 the Director is authorized to issue a temporary order to cease and desist whenever the Director determines that
22 the public is likely to be substantially injured by delay in issuing a cease and desist order. Based on the Factual
23 Findings and Grounds for Entry of Order set forth above, it appears that Respondent Harrell-Gonzales and
24 Respondent Goble have conspired to violate the Act by agreeing to permit Respondent Goble to unlawfully
25 assist borrowers with applying for residential mortgage loans, said loans to be thereafter originated under

1 Respondent Harrell-Gonzales' loan originator license. Additionally, it appears that Respondent Harrell-
2 Gonzales and Respondent Goble have the propensity to surreptitiously move their base of operations to
3 facilitate their ongoing violations of the Act. Furthermore, based upon the Respondents' propensity to conduct
4 unlicensed activity from unlicensed locations, it is unlikely that Respondents will cease their unlawful conduct
5 without the issuance of a cease and desist order.

6 **IV. ORDER**

7 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue Temporary
8 Order to Cease and Desist, and pursuant to RCW 19.146.227, the Director determines that the public is likely
9 to be substantially harmed by a delay in entering a cease and desist order. Therefore, the Director ORDERS
10 that:

11 **4.1** Respondent Anita M. Harrell-Gonzales shall immediately cease and desist from participating in
12 the conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, specifically
13 including, but not limited to originating any residential mortgage loan, assisting with the origination of any
14 residential mortgage loan, and holding herself out as able to assist any person with applying for or obtaining
15 any residential mortgage loan.

16 **4.2** Respondent Terry W. Goble shall immediately cease and desist from participating in the
17 conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, specifically
18 including, but not limited to originating any residential mortgage loan, assisting with the origination of any
19 residential mortgage loan, and holding himself out as able to assist any person with applying for or obtaining
20 any residential mortgage loan.

21 **4.3** This order shall take effect immediately and shall remain in effect unless set aside, limited, or
22 suspended in writing by an authorized court.

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NOTICE

PURSUANT TO CHAPTER 19.146 RCW, YOU ARE ENTITLED TO A HEARING WITHIN 14 DAYS OF REQUEST TO DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU DESIRE A HEARING, THEN YOU MUST RETURN THE ATTACHED APPLICATION FOR ADJUDICATIVE HEARING INCORPORATED HEREIN BY THIS REFERENCE. FAILURE TO COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE HEARING FORM SO THAT IT IS RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS OF THE DATE THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING IN THE U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED THAT DEFAULT WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING PERMANENT ON THE TWENTY-FIRST (21ST) DAY FOLLOWING SERVICE OF THIS ORDER UPON YOU.

WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY ORDER TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE COUNTY OF YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING ASIDE, LIMITING, OR SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE ADMINISTRATIVE PROCEEDINGS PURSUANT TO THIS NOTICE.

DATED this 21 day of May, 2008.



DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions