

# TERMS COMPLETE

## CONSENT ORDER SUMMARY - Case Number: C-08-258

**Name(s)** Christine Linders

**Order Number** C-08-258-08-CO01

**Effective Date** February 27, 2009

**License Number** 510-LO-34132

**License Effect** Expired

**Not Apply until** February 27, 2015

**Prohibition/Ban until** February 27, 2015

<b>Investigation Costs</b>	\$	Due	Paid Y N	Date

<b>Assessment(s)</b>	\$	Due	Paid Y N	Date

<b>Monetary Penalty</b>	\$	Due	Paid Y N	Date

**Other**

**Special Instructions**

FEB 26 2009

ENFORCEMENT UNIT  
DIVISION OF CONSUMER SERVICES  
DEPT OF FINANCIAL INSTITUTIONSSTATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICESIN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-08-258-08-CO01

CONSENT ORDER

CHRISTINE MARIE LINDERS,

Respondent.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Christine Marie Linders (hereinafter Respondent), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

## AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-08-258-08-SC01 (Statement of Charges), entered August 15, 2008, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agree that the issues raised in the above-captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges. Respondent is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

Based upon the foregoing:

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

CONSENT ORDER  
C-08-258-08-CO01  
CHRISTINE MARIE LINDERS

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

1           **B. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing  
2 before an administrative law judge, and that she has waived their right to a hearing and any and all administrative  
3 and judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly,  
4 Respondent agrees to withdraw her appeal and to inform the Office of Administrative Hearings in writing of the  
5 withdrawal.

6           **C. No Fines or Investigative Costs.** It is AGREED that Respondent will not be subject to any fines or  
7 investigation costs related to or resulting from this matter.

8           **D. License Expired.** It is AGREED that Respondent's loan originator license is expired as of December  
9 31, 2008, and Respondent is not licensed and will not participate in the conduct of any business activity that  
10 requires licensure under chapter 19.146 RCW, the Mortgage Broker Practices Act.

11           **E. Prohibition from Industry.** It is AGREED that Respondent is prohibited from participating in the  
12 conduct of the affairs of any mortgage broker licensed by the Department or any person subject to licensure or  
13 regulation by the Department or any mortgage broker exempt from Washington law under RCW 19.146.020(1)(e)  
14 or (g) for 6 years from the date of entry of this Consent Order in any capacity, including but not limited to: (1) any  
15 financial capacity whether active or passive or (2) as an officer, director, principal, designated broker, employee,  
16 or loan originator or (3) any management, control, oversight or maintenance of any trust account(s) in any way  
17 related to any residential mortgage transaction or (4) receiving, disbursing, managing or controlling in any way,  
18 consumer trust funds in any way related to any residential mortgage transaction.

19           **F. Application for License.** It is AGREED that Respondent shall not apply to the Department for any  
20 license under any name for a period of six years from the date of entry of this Consent Order. It is further  
21 AGREED that, should Respondent apply to the Department for any license under any name at any time after six  
22 years from the date of entry of this Consent Order, Respondent shall be required to meet any and all application  
23 requirements in effect at that time.

1 G. **Authority to Execute Order.** It is AGREED that the undersigned Respondent has represented and  
2 warranted that she has the full power and right to execute this Consent Order on behalf of the party represented.

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

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

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

11 **RESPONDENT:**

12 [REDACTED]

13 CHRISTINE MARIE LINDERS

2/23/09  
Date

14 **DO NOT WRITE BELOW THIS LINE**

15 THIS ORDER ENTERED THIS 27<sup>th</sup> DAY OF February, 2008.

16 [REDACTED]

17 DEBORAH BORTNER  
18 Director  
19 Division of Consumer Services  
Department of Financial Institutions

20 Presented by:

[REDACTED]

21 RUSSELL D. JOHNSON  
22 Financial Legal Examiner Supervisor

23 Approved by:

[REDACTED]

24 JAMES R. BRUSSELBACK  
25 Enforcement Chief



CONSENT ORDER  
C-08-258-08-CO01  
CHRISTINE MARIE LINDERS

**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:

CHRISTINE MARIE LINDERS,  
Respondent.

NO. C-08-258-08-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO REVOKE LICENSE AND  
COLLECT INVESTIGATION FEE

**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 19.146.235 and 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 Christine Marie Linders (Respondent Linders)** submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under Washington Financial Group, a mortgage broker licensed under the Act. The on-line application was received by the Department on or about December 12, 2006. Respondent Linders license to conduct business as a loan originator was issued the Department on April 6, 2007. Respondent Linders submitted an application to the Department for renewal of a loan originator

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

1 license under Washington Financial Group, a mortgage broker licensed under the Act. The on-line  
2 application for renewal was received by the Department on or about December 20, 2007. Respondent  
3 Linders license to conduct business as a loan originator was renewed by the Department on December  
4 20, 2007, and Respondent Linders continues to be licensed to date.

5 **1.2 Criminal Acts.** On or about February 21, 2007, Respondent Linders was charged with a  
6 felony of Vehicular Assault in violation of RCW 46.61.522. On or about December 4, 2007,  
7 Respondent Linders entered a plea of guilty and was convicted of a felony of Vehicular Assault in  
8 violation of RCW 46.61.522.

9 **1.3 On-Going Investigation.** The Department's investigation into the alleged violations of the  
10 Act by Respondent continues to date.

## 11 **II. GROUNDS FOR ENTRY OF ORDER**

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

16 **2.2 Requirement to Notify Department of Being Charged with or Convicted of a Felony.**  
17 Based on the Factual Allegations set forth in Section I above, Respondent is in apparent violation of  
18 WAC 208-660-400(25)(a) for failing to notify the Department in writing within ten business days of  
19 being charged by indictment or information with any felony, or any gross misdemeanor involving  
20 dishonesty or financial misconduct in any jurisdiction.

21 Based on the Factual Allegations set forth in Section I above, Respondent is in apparent  
22 violation of WAC 208-660-400(25)(b) for failing to notify the Department in writing within ten  
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business days of being convicted of any felony, or any gross misdemeanor involving dishonesty or financial misconduct in any jurisdiction.

**2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set forth in Section I above, Respondent Linders 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 Revoke License.** Pursuant to RCW 19.146.220(2)(e), the Director may revoke a license for any violation of the Act.

**3.2 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-520(9), and WAC 208-660-550(5), upon completion of any investigation of the books and records of a licensee or other person subject to the Act, the Department will furnish to the licensee or other person subject to the Act a billing to cover the cost of the investigation. The investigation charge will be calculated at the rate of forty-eight dollars per hour that each staff person devoted to the investigation.

### IV. NOTICE OF INTENTION TO ENTER ORDER

Respondent's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW 19.146.310. Therefore, it is the Director's intention to ORDER that:

**4.1** Respondent Christine Marie Linders' license to conduct the business of a loan originator be revoked; and

**4.2** Respondent Christine Marie Linders pay an investigation fee in the amount of \$160.80 calculated at \$48 per hour for the 3.35 staff hours devoted to the investigation.

1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intention to Enter an Order to Revoke License and  
3 Collect Investigative Fee is entered pursuant to the provisions of RCW 19.146.220, RCW 19.146.221,  
4 RCW 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The  
5 Administrative Procedure Act). Respondent may make a written request for a hearing as set forth in  
6 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
7 accompanying this Statement of Charges.

8 Dated this 15<sup>th</sup> day of August, 2008.

9 [REDACTED]  
10  
11 DEBORAH BORTNER  
12 Director  
13 Division of Consumer Services  
14 Department of Financial Institutions

15 Presented by:

16 [REDACTED]  
17  
18 RUSSELL D. JOHNSON  
19 Financial Legal Examiner Supervisor

20 Approved by:

21 [REDACTED]  
22  
23 JAMES R. BRUSSELBACK  
24 Program Manager and Enforcement Chief

