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

IN THE MATTER OF INVESTIGATING
The Consumer Loan License Application under the
Consumer Loan Act of Washington by:

NO. C-08-304-08-FO01

FIDELITY HOME MORTGAGE CORPORATION,

Respondent.

FINAL ORDER

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 Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On September 19, 2008, the Director, through Consumer Services Division Director Deborah Bortner, entered a Notice and Order Denying Consumer Loan License Application (Notice and Order). A copy of the Notice and Order is attached and incorporated into this order by this reference. The Notice and Order was accompanied by a cover letter dated September 22, 2008, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Fidelity Home Mortgage Corporation. The Department served the Notice and Order, cover letter dated September 22, 2008, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing for Fidelity Home Mortgage Corporation on Respondent on September 22, 2008, by first class mail and Federal Express overnight delivery. September 22, 2008, the documents sent via Federal Express were delivered. The documents sent via first class mail were not returned to the Department by the United States Postal Service.

1 Fidelity Home Mortgage Corporation did not request an adjudicative hearing within twenty
2 calendar days after the Department served it with the Notice and Opportunity to Defend and
3 Opportunity for Hearing, as provided for in WAC 208-08-050(2).

4 B. Record Presented. The record presented to the Director's designee for her
5 review and for entry of a final decision included the Notice and Order, cover letter dated September
6 22, 2008, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for
7 Adjudicative Hearing for Fidelity Home Mortgage Corporation with documentation of service.

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

11 II. FINAL ORDER

12 Based upon the foregoing, and the Director having considered the record and being
13 otherwise fully advised, NOW, THEREFORE:

14 A. IT IS HEREBY ORDERED, That:

15 Respondent Fidelity Home Mortgage Corporation's application for a license to conduct
16 the business of a Consumer Loan company is denied.

17 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a
18 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
19 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150
20 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
21 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The
22 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
23 Reconsideration a prerequisite for seeking judicial review in this matter.
24

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

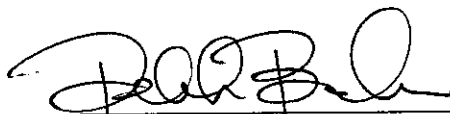
4 C. Stay of Order. The Director's designee has determined not to consider a Petition
5 to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
6 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

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

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

13
14 DATED this 3rd December ^{DB} day of ~~November~~, 2008.

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16 STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

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18 

19 DEBORAH BORTNER
20 DIRECTOR
21 DIVISION OF CONSUMER SERVICES

