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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:

AMERICASA PROFESSIONAL MORTGAGE  
SOLUTIONS, a/k/a AMERICASA HOME  
SOLUTIONS, and  
JAVIER A. BANUELAS-URUETA,  
President and Owner,

Respondents.

NO. C-09-051-09-FO01

FINAL ORDER TO CEASE AND DESIST

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 June  
10, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a  
Temporary Order to Cease and Desist against Respondents Americasa Professional Mortgage  
Solutions a/k/a Americasa Home Solutions and Javier A. Banuelas-Urueta. 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 June 10, 2009, a Notice  
of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative  
Hearing for Americasa Professional Mortgage Solutions a/k/a Americasa Home Solutions and Javier  
A. Banuelas-Urueta. The Department served the Temporary Order to Cease and Desist, cover letter  
dated June 10, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
Application for Adjudicative Hearing for Americasa Professional Mortgage Solutions a/k/a Americasa  
Home Solutions and Javier A. Banuelas-Urueta on Respondents on June 10, 2009, by First-Class mail

FINAL ORDER –  
AMERICASA PROFESSIONAL MORTGAGE  
SOLUTIONS, a/k/a AMERICASA HOME SOLUTIONS,  
and JAVIER A. BANUELAS-URUETA

C-09-051-09-FO01

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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 and Federal Express overnight delivery. The documents sent via First-Class mail were not returned to  
2 the Department by the United States Post Office. The documents sent by Federal Express were  
3 delivered on June 11, 2009. On June 15, 2009, Respondent Banuelas-Urueta spoke with a member of  
4 the Consumer Services Division and confirmed that he had received the documents served by U.S.  
5 mail and Federal Express.

6 Respondents Americasa Professional Mortgage Solutions a/k/a Americasa Home Solutions and  
7 Javier A. Banuelas-Urueta did not request an adjudicative hearing within 20 calendar days after the  
8 Department served them with the Notice of Opportunity to Defend and Opportunity for Hearing, as  
9 provided for in WAC 208-08-050(2).

10  
11 B. Record Presented. The record presented to the Director's designee for her review and  
12 for entry of a final decision included the Temporary Order to Cease and Desist, cover letter dated June  
13 10, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for  
14 Adjudicative Hearing for Americasa Professional Mortgage Solutions a/k/a Americasa Home Solutions  
15 and Javier A. Banuelas-Urueta, with documentation of service, and the Declaration of Steven C.  
16 Sherman.

17 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
18 Director's designee hereby adopts the Temporary Order to Cease and Desist, which is attached hereto.  
19

## 20 II. FINAL ORDER

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

23 A. IT IS HEREBY ORDERED, that Respondent Americasa Professional Mortgage  
24 Solutions a/k/a Americasa Home Solutions and Javier A. Banuelas-Urueta shall permanently cease and

1 desist from conducting business as a mortgage broker for Washington property and consumers, and shall  
2 immediately cease and desist from holding themselves out as able to assist a person in obtaining or applying to  
3 obtain a residential mortgage loan on property located in Washington.

4 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a  
5 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
6 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
7 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
8 Washington 98504-1200, within ten days of service of the Final Order upon Respondents. The Petition  
9 for Reconsideration shall not stay the effectiveness of this order nor is a Petition for Reconsideration a  
10 prerequisite for seeking judicial review in this matter.

11  
12 A timely Petition for Reconsideration is deemed denied if, within 20 days from the date the  
13 petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written  
14 notice specifying the date by which it will act on a petition.

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

18 D. Judicial Review. Respondents have the right to petition the superior court for  
19 judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements  
20 for filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

21 E. Non-compliance with Order. If you do not comply with the terms of this order, the  
22 Department may seek its enforcement by the Office of Attorney General.  
23  
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1 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for  
2 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
3 attached hereto.

4 DATED this 7<sup>th</sup> day of July, 2009.

6 STATE OF WASHINGTON  
7 DEPARTMENT OF FINANCIAL INSTITUTIONS

8 

9 DEBORAH BORTNER  
10 DIRECTOR  
11 DIVISION OF CONSUMER SERVICES



25 FINAL ORDER –  
AMERICASA PROFESSIONAL MORTGAGE  
SOLUTIONS, a/k/a AMERICASA HOME SOLUTIONS,  
and JAVIER A. BANUELAS-URUETA

C-09-051-09-FO01

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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-09-051-09-TD01

AMERICASA PROFESSIONAL MORTGAGE  
SOLUTIONS, a/k/a AMERICASA HOME  
SOLUTIONS, and  
JAVIER A. BANUELAS-URUETA,  
President and Owner,

TEMPORARY ORDER TO  
CEASE AND DESIST

Respondents.

9 THE STATE OF WASHINGTON TO: AMERICASA PROFESSIONAL MORTGAGE  
10 SOLUTIONS, a/k/a AMERICASA HOME SOLUTIONS  
JAVIER A. BANUELAS-URUETA

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

16 **I. FACTUAL FINDINGS**

17 **1.1 Respondent Americasa Professional Mortgage Solutions, a/k/a Americasa Home**  
18 **Solutions (Americasa)** was previously licensed by the Department of Financial Institutions of the State of  
19 Washington (Department) to conduct business as a branch office of RTL Financial, Inc. (RTL), a former  
20 licensee under the Act. RTL did not renew the Americasa branch license for 2009, so the license was  
21 administratively cancelled effective December 31, 2008. Americasa did not subsequently apply for a license to  
22 conduct business as a mortgage broker and remains unlicensed to date. Americasa is presently located at 201  
23 NE Park Plaza Drive, Suite 130, Vancouver, Washington.



1 Department of Revenue, or Department of Licensing under the names Americasa Professional Mortgage  
2 Solutions or Americasa Home Solutions.

3 **IV. ORDER**

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

8 **4.1** Respondents Americasa Professional Mortgage Solutions, a/k/a Americasa Home Solutions,  
9 and Javier A. Banuelas-Urueta shall immediately cease and desist from conducting business as a mortgage  
10 broker for Washington property and consumers, and shall immediately cease and desist from holding  
11 themselves out as able to assist a person in obtaining or applying to obtain a residential mortgage loan on  
12 property located in Washington.

13 **4.2** This order shall take effect immediately and shall remain in effect unless set aside, limited, or  
14 suspended in writing by an authorized court.

15  
16 **NOTICE**

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

