



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Check Cashers and Sellers Act of Washington by:

NO. C-09-164-09-FO01

FINAL ORDER

THE LOAN LOCATION INC., JAMIE A.
ROBISON, Owner and President, CLIFFORD E.
ROBISON, Owner and Chairman, and ROZALYN
A. WALSTON, Owner and C.E.O.,

Respondents.

I. DIRECTOR'S CONSIDERATION

A. Procedural History. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On October 19, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Ban from Industry, Impose Fine, Obtain Annual Reports, Collect Annual Assessment(s), and Collect Investigation Fee (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated October 23, 2009, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Respondents. The Department served the Statement of Charges, cover letter dated October 23, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Respondents on Respondents' registered agent, on October 23, 2009, by First-Class mail and Federal Express overnight delivery. On October 27, 2009, the

1 documents sent via Federal Express overnight delivery were delivered. The documents sent via First-
2 Class mail were not returned to the Department by the United States Post Office.

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

6 B. Record Presented. The record presented to the Director's designee for her review and
7 for entry of a final decision included the Statement of Charges, cover letter dated October 23, 2009,
8 Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative
9 Hearing for Respondents, with documentation of service;

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

12 II. FINAL ORDER

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

16 A. IT IS HEREBY ORDERED, That:

- 17 1. Respondents The Loan Location Inc's license to conduct the business of a Check
18 Casher and/or Check Seller with a Small Loan Endorsement is revoked; and
- 19 2. Respondents The Loan Location Inc., Jamie A. Robison, Clifford E. Robison, and
20 Rozalyn A. Walston, jointly and severally pay a fine of \$6,000; and
- 21 3. Respondents The Loan Location Inc., Jamie A. Robison, Clifford E. Robison, and
22 Rozalyn A. Walston, be banned from participation in the conduct of the affairs of any
23 check casher or seller subject to licensure by the Director, in any manner, for a period
24 of 5 years; and
- 25 4. Respondents The Loan Location Inc., Jamie A. Robison, Clifford E. Robison, and
Rozalyn A. Walston, jointly and severally pay an investigation fee of \$690.10.

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

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

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

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

18 E. Non-compliance with Order. If you do not comply with the terms of this order, the
19 Department may seek its enforcement by the Office of Attorney General to include the collection of the
20 fines, fees and restitution imposed herein.

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

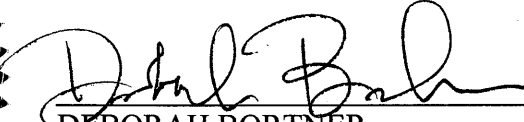
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DATED this 24th day of November, 2009.



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS


DEBORAH BORTNER
DIRECTOR
DIVISION OF CONSUMER SERVICES

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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
Check Cashers and Sellers Act of Washington by:

THE LOAN LOCATION INC.,
JAMIE A. ROBISON, Owner and President,
CLIFFORD E. ROBISON, Owner and Chairman, and
ROZALYN A. WALSTON, Owner and C.E.O.,

Respondents.

NO. C-09-164-09-SC01

STATEMENT OF CHARGES and NOTICE
OF INTENTION TO ENTER AN ORDER TO
REVOKE LICENSE, BAN FROM INDUSTRY,
IMPOSE FINE, OBTAIN ANNUAL REPORTS,
COLLECT ANNUAL ASSESSMENT[S],
AND COLLECT INVESTIGATION FEE

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INTRODUCTION

Pursuant to RCW 31.45.110 and RCW 31.45.200, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.45 RCW, the Check Cashers and Sellers Act (Act). After having conducted an investigation pursuant to RCW 31.45.100, and based upon the facts available as of the date of this Statement of Charges, the Director institutes this proceeding and finds as follows:

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I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. **The Loan Location (Respondent Loan Location)** was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a check casher with a small loan endorsement and a check seller on July 26, 2007, and has continued to be licensed to date. Respondent Loan Location is licensed to conduct the business of a check casher with a small loan endorsement and a check seller at 10225 198th St. E. Ste. 201 Graham, Washington 98338.

B. **Jamie A. Robison (Respondent J. Robison)** is an Owner and President of Respondent Loan Location.

C. **Clifford E. Robison (Respondent C. Robison)** is an Owner and Chairman of Respondent Loan Location.

1 D. **Rozalyn A. Walston (Respondent Walston)** is an Owner and C.E.O. of Respondent Loan
2 Location.

3 **1.2 Failure to Maintain Bond.** On April 21, 2009, the Department received notice from Contractors
4 Bonding and Insurance Company (CBIC) that Respondents' surety bond would be cancelled, effective May 18,
5 2009. To date, Respondents have failed to provide the Department the required surety bond or an approved
6 alternative.

7 **1.3 Failure to Comply with Directives and Investigation.** On February 23, 2009, the Department sent
8 Respondents a letter directing them to file their 2008 annual reports and remit any annual fees due. As of the
9 date of this document, the Respondents have not responded to the directive. On May 12, 2009, the Department
10 sent Respondent J. Robison an email at her last known email address, informing the Respondents they needed to
11 reinstate their cancelled bond or submit surrender closure forms by May 20, 2009. As of the date of this
12 document, the Respondents have not responded to the email. On May 27, 2009, the Department sent a Notice
13 of Expiration to the Respondents reminding them of their responsibility under the Act and if they wish to
14 reinstate their license they would have to file the 2008 annual reports, assessments owed, and a 25% penalty (of
15 assessment amount) by June 5, 2009. The Respondents did not respond. The Department has made several
16 attempts, with no success, to contact the Respondents by telephone and via email. Recent emails sent to the
17 Respondents have been returned as undeliverable, and the Respondent's business telephone number has been
18 disconnected. It appears the Respondents have ceased operations without notifying the Department.

19 **1.4 Failure to File Financial Statements and Pay Annual Assessments.** For licensees on a fiscal year,
20 an Annual Assessment Worksheet and Consolidated Annual Report, as well as the annual assessment calculated
21 thereon, are due to the Department within one hundred five days after the close of each fiscal year, concerning
22 the business and operations of each licensed place of business conducted during such fiscal year. To date,
23 Respondents, who were on a fiscal year, have not provided the calculation worksheets or paid the annual
24 assessment fees for fiscal year 2007; ending June 30, 2008 and due by October 13, 2008. The annual report for
25 the fiscal year 2008; ended June 30 2009, will be due by October 13, 2009.

1 **1.5 On-Going Investigation.** The Department's investigation into the alleged violations of the Act by
2 Respondents continues to date.

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

4 **2.1 Requirement to Maintain Surety Bond.** Based on the Factual Allegations set forth in Section I
5 above, Respondents are in apparent violation of RCW 31.45.030(5) and WAC 208-630-180 for failing to file
6 and maintain a surety bond or approved alternative with the Department.

7 **2.2 Requirement to Comply with the Department's Investigative Authority.** Based on the Factual
8 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.45.100 and WAC
9 208-630-370 for not producing requested documents to the Department and for not assisting the Department, as
10 necessary, with a pending investigation.

11 **2.3 Requirement to File Financial Statements.** Based on the Factual Allegations set forth in Section I
12 above, Respondents are in apparent violation of RCW 31.45.090 and WAC 208-630-830, for failing to provide
13 annual financial statements to the Director within one hundred five days after the close of each calendar fiscal
14 year.

15 **2.4 Requirement to Pay Annual Assessments.** Based on the Factual Allegations set forth in Section I
16 above, Respondents are in apparent violation of RCW 31.45.050(1), WAC 208-630-400 for failing to pay to the
17 Director an annual assessment fee no later than one hundred five days after the close of each calendar fiscal
18 year.

19 **III. AUTHORITY TO IMPOSE SANCTIONS**

20 **3.1 Authority to Revoke License.** Pursuant to RCW 31.45.110(2)(a), the Director may revoke a license if
21 a licensee is violating or has violated the Act including rules and orders, or commits any act or engages in
22 conduct that demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the public, or
23 fails to produce any document, book, or record in his or her possession for inspection, or fails to pay a fee
24 required by the director or maintain the required bond.

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1 **3.2 Authority to Remove and Ban from the Industry.** Pursuant to RCW 31.45.110(2)(e), the Director
2 may remove from office or ban from participation in the conduct of the affairs of any licensee any director,
3 officer, sole proprietor, partner, controlling person, or employee of a licensee that is violating or has violated the
4 Act including rules and orders, or commits any act or engages in conduct that demonstrates incompetence or
5 untrustworthiness, or is a source of injury or loss to the public.

6 **3.3 Authority to Impose Fine.** Pursuant to RCW 31.45.110(2)(c), the Director may impose a fine, not to
7 exceed one hundred dollars per day for each day's violation of the Act, on any licensee or applicant, or any
8 director, officer, sole proprietor, partner, controlling person, or employee of a licensee or applicant, that is
9 violating or has violated the Act including rules and orders, or commits any act or engages in conduct that
10 demonstrates incompetence or untrustworthiness, or is a source of injury or loss to the public.

11 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 31.45.050(1), RCW 31.45.100, WAC 208-
12 630-015, WAC 208-630-020, WAC 208-630-023 and WAC 208-630-02303, the Director shall collect from the
13 licensee the actual cost of an examination or investigation of the business, books, accounts, records, files, or other
14 information of a licensee or person who the Director has reason to believe is engaging in the business governed by
15 the Act. The investigation charge will be calculated at the rate of sixty-nine dollars and one cent (\$69.01) per hour
16 that each staff person devoted to the investigation, plus actual expenses.

17 **IV. NOTICE OF INTENTION TO ENTER ORDER**

18 Respondents' violations of the provisions of chapter 31.45 RCW and chapter 208-630 WAC, as set forth in
19 the above Factual Allegations and Grounds for Entry of Order, constitute a basis for the entry of an Order under
20 RCW 31.45.110 and RCW 31.45.200. Therefore, it is the Director's intention to ORDER that:

- 21 **4.1** Respondent The Loan Location Inc.'s license to conduct the business of a check seller and check
22 cashier with a small loan endorsement be revoked;
- 23 **4.2** Respondent The Loan Location Inc. be banned from participation in the conduct of the affairs of any
24 check cashier or check cashier with a small loan endorsement or check seller subject to licensure by the
25 Director, in any manner, for a period of 5 years;
- 4.3** Respondents Jamie A. Robison, Clifford E. Robison and Rozalyn A. Walston be banned from
participation in the conduct of the affairs of any check cashier or check cashier with a small loan
endorsement or check seller subject to licensure by the Director, in any manner, for a period of 5 years;

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4.4 Respondents The Loan Location Inc, Jamie A. Robison, Clifford E. Robison and Rozalyn A. Walston jointly and severally pay a fine which, as of the date of these charges, totals \$6,000; and

4.5 Respondents The Loan Location Inc, Jamie A. Robison, Clifford E. Robison, and Rozalyn A. Walston jointly and severally pay an investigation fee which, as of the date of these charges, totals \$690.10, calculated at \$69.01 per hour for the 10 staff hours devoted to the investigation.

IV. AUTHORITY AND PROCEDURE

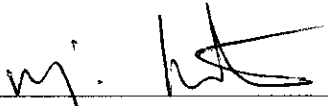
This Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Ban from Industry, Impose Fine, File Annual Reports, Collect Annual Assessments, and Collect Investigation Fee (Statement of Charges) is entered pursuant to the provisions of RCW 31.45.110 and RCW 31.45.200, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

Dated this 19th day of October, 2009.



DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

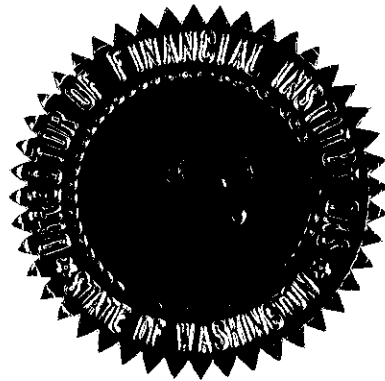


WILLIAM HALSTEAD
Financial Legal Examiner

Approved by:



JAMES R. BRUSSELBACK
Enforcement Chief



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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
Check Cashers and Sellers Act of Washington by:

C-09-164-09-SC01

THE LOAN LOCATION INC.,
JAMIE A. ROBISON, Owner and President, and
CLIFFORD E. ROBISON, Owner and Chairman, and
ROZALYN A. WALSTON, Owner and C.E.O.,

NOTICE OF OPPORTUNITY TO DEFEND
AND OPPORTUNITY FOR HEARING

Respondents.

9 THE STATE OF WASHINGTON TO: THE LOAN LOCATION, JAMIE A. ROBISON, CLIFFORD E.
10 ROBISON, AND ROZALYN A. WALSTON

11 YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed by the Department
12 of Financial Institutions, a true and correct copy of which is attached and made a part hereof.

13 YOU ARE HEREBY NOTIFIED that you may file an application for an adjudicative hearing before the
14 Washington State Department of Financial Institutions on the Statement of Charges. Service of this notice is
15 deemed complete upon deposit in the United States mail. YOUR APPLICATION MUST BE RECEIVED BY
16 THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE
17 YOU RECEIVED THIS NOTICE. If you demand a hearing, you will be notified of the time and place for the
18 hearing at least seven (7) days in advance of the hearing date.

19 At the hearing, you may appear personally, and by counsel, if you desire. The hearing will be as informal
20 as is practical within the requirements of the Administrative Procedure Act (see chapter 34.05 RCW). The hearing
21 will be recorded. The primary concern will be getting to the truth of the matter insofar as the Statement of Charges
22 is concerned. Technical rules of evidence will not be binding at the hearing except for the rules of privilege
23 recognized by law. You have the right to present evidence and witnesses in your own behalf, and to cross-examine
24 those witnesses presented in support of the Statement of Charges. You may require the attendance of witnesses by
25 subpoena. If you are limited English- speaking or hearing impaired, you have the right to have an interpreter
appointed at no cost to you, as discussed below.

1 INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-
2 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for
3 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate
4 in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN
5 INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request
6 the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative
7 Hearing form.

8 YOU ARE FURTHER NOTIFIED that if the Department of Financial Institutions does not RECEIVE the
9 Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this will
10 constitute a waiver of your right to a hearing and the Director will find that you do not contest the allegations of the
11 Statement of Charges. Upon such a finding by the Director a final order will be immediately entered disposing of
12 this matter as described in the Statement of Charges. If you desire a hearing in this matter, please return the
13 attached Application for Adjudicative Hearing to:

14 Department of Financial Institutions
15 Division of Consumer Services
16 Attn: Fatima Batie
17 PO Box 41200
18 Olympia, Washington 98504-1200

19 Dated this 19th day of October, 2009.



20 *Deborah Bortner*

21 _____
22 DEBORAH BORTNER
23 Director
24 Division of Consumer Services
25 Department of Financial Institutions