

ORDER SUMMARY – Case Number: C-09-262

Name(s): Karl A Webster; David R Lund

Order Number: C-09-262-13-CO01

Effective Date: June 24, 2013

License Number: U/L
Or NMLS Identifier [U/L] _____

License Effect: _____

Not Apply Until: Permanent non-apply

Not Eligible Until: June 24, 2023

Prohibition/Ban Until: June 24, 2023

| | | | | |
|--|----------|---|--|-------------------|
| Investigation Costs | \$3,000 | Due | Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N | Date 6/12/2013 |
| Fine | \$20,000 | Due: stayed, not due | Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | Date |
| Assessment(s) | \$ | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Restitution | \$9,000 | Due: Provide evidence to Department when paid | Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | Date |
| Judgment | \$ | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Satisfaction of Judgment Filed? | | <input type="checkbox"/> Y <input type="checkbox"/> N | | |
| No. of Victims: | | | | |

Comments: Cooperation clause, \$10,000 stayed fine, requirement to update address, owe restitution of \$9,000 but not obligated to pay at this time

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

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

No.: C-09-262-13-CO01
CONSENT ORDER AS TO
DAVID R. LUND AND
KARL A. WEBSTER

CHOICE NATIONAL LOAN CONSULTING,
LLC, a/k/a, CHOICE LOAN CONSULTING,
JEFFRIE B. HARPER, Manager,
DAVID R. LUND, Manager,
D. JORDAN RUZICKA, Manager,
JEFF SETLOW, Manager, and
KARL A. WEBSTER, Manager,

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his
designee Deborah Bortner, Division Director, Division of Consumer Services, and David R. Lund
(Respondent Lund) and Karl A. Webster (Respondent Webster), and finding that the issues raised in
the above-captioned matter may be economically and efficiently settled solely as they relate to
Respondents Lund and Webster, agree to the entry of this Consent Order. This Consent Order is
entered pursuant to chapter 19.146 of the 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
Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges
No. C-09-262-11-SC01 (Statement of Charges), entered September 5th, 2011, (copy attached hereto)
solely as they relate to Respondents Lund and Webster. Pursuant to chapter 19.146 RCW, the
Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act,
Respondents Lund and Webster hereby agree to the Department's entry of this Consent Order and

CONSENT ORDER
C-09-262-13-CO01
David R. Lund
Karl A. Webster

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

1 further agree that the issues raised in the above-captioned matter may be economically and efficiently
2 settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the
3 Statement of Charges solely as they relate to Respondents Lund and Webster. Respondents Lund and
4 Webster are agreeing not to contest the Statement of Charges in consideration of the terms of this
5 Consent Order.

6 Based upon the foregoing:

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

9 B. **Waiver of Hearing.** It is AGREED that Respondents Lund and Webster have been
10 informed of the right to a hearing before an administrative law judge, and hereby waive their right to
11 a hearing and any and all administrative and judicial review of the issues raised in this matter, or of
12 the resolution reached herein. Accordingly, Respondents Lund and Webster, by their signatures
13 below, withdraw their appeals to the Office of Administrative Hearings.

14 C. **Agreement to Cease and Desist.** It is AGREED that Respondents Lund and Webster
15 shall Cease and Desist from engaging in the business of a mortgage broker or loan originator for
16 Washington properties and residents.

17 D. **Prohibition from Industry.** It is AGREED that, for a period of ten years from the date of
18 entry of this Consent Order, Respondents Lund and Webster are prohibited from participating, in any
19 capacity, in the conduct of the affairs of any mortgage broker licensed by the Department or subject
20 to licensure or regulation by the Department.

21 E. **Application for License.** It is AGREED that Respondents Lund and Webster shall not
22 apply to the Department for any mortgage broker, loan originator, mortgage loan originator, or
23 consumer loan company license under any name.

1 **F. Declaration of Financial Condition.** It is AGREED that Respondents Lund and Webster
2 have provided the Department with a Declaration comprehensively describing their current financial
3 condition and representing their current inability to pay the restitution obligations agreed to in
4 Paragraph K of this Consent Order.

5 **G. Stayed Fine as to Respondent Lund.** It is AGREED that Respondent Lund is subject to
6 a fine of \$10,000. It is further AGREED that said fine shall be stayed for a period of two (2) years.
7 It is further AGREED that if the Department does not seek to lift the stay and impose the fine within
8 the two (2) year stay period, said fine will be deemed withdrawn without further action being
9 required by either party.

10 **H. Lifting of Stay as to Respondent Lund and Imposing Fine.** It is AGREED that:

- 11 1. If the Department determines that Respondent Lund has not complied with the
12 terms of this Consent Order to a degree sufficient to warrant imposition of a fine,
13 and the Department accordingly seeks to lift the stay and impose the fine set forth
14 in section G above, the Department will first notify Respondent Lund in writing of
15 its determination.
- 16 2. The Department's notification will include:
 - 17 a) A description of the alleged noncompliance;
 - 18 b) A statement that because of the noncompliance, the Department seeks
19 to lift the stay and impose the fine;
 - 20 c) The opportunity for Respondent Lund to contest the Department's
21 determination of noncompliance in an administrative hearing before an
22 Administrative Law Judge (ALJ) of the Office of Administrative
23 Hearings (OAH); and
 - 24 d) A copy of this Consent Order. The notification and hearing process
 provided in this Consent Order applies only to this Consent Order. It is
 solely provided in the event Respondent Lund chooses to contest the
 Department's determination of noncompliance.
3. Respondent Lund will be afforded ten (10) business days from the date of receipt
 of the Department's notification to submit a written request to the Department for
 an administrative hearing to be held before an ALJ from the OAH.

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4. Respondent Lund, in addition to its request for hearing, may provide a written response to include any information pertaining to the alleged noncompliance.
 5. The administrative hearing shall be expedited and follow the timing and processes described in this Consent Order.
 6. If requested, the hearing will be held within 15 business days (or as soon as the schedule of the ALJ permits) from the due date for Respondent Lund's request for hearing or from the date of receipt of Respondent Lund's timely request for hearing, whichever is sooner. The parties will accommodate the prompt scheduling of the hearing.
 7. The scope and issues of the hearing are limited solely to whether or not Respondent Lund is in violation of the terms of this Consent Order to a degree sufficient to warrant imposition of a fine.
 8. At the conclusion of the hearing, the ALJ will issue an initial decision. Either party may file a Petition for Review with the Director of the Department.
 9. If Respondent Lund does not request the hearing within the stated time, the Department will impose the fine and pursue whatever action it deems necessary to enforce the fine.

I. Stayed Fine as to Respondent Webster. It is AGREED that Respondent Webster is subject to a fine of \$10,000. It is further AGREED that said fine shall be stayed for a period of two (2) years. It is further AGREED that if the Department does not seek to lift the stay and impose the fine within the two (2) year stay period, said fine will be deemed withdrawn without further action being required by either party.

J. Lifting of Stay as to Respondent Webster and Imposing Fine. It is AGREED that:

1. If the Department determines that Respondent Webster has not complied with the terms of this Consent Order to a degree sufficient to warrant imposition of a fine, and the Department accordingly seeks to lift the stay and impose the fine set forth in section I above, the Department will first notify Respondent Webster in writing of its determination.
2. The Department's notification will include:
 - a) A description of the alleged noncompliance;

- 1 b) A statement that because of the noncompliance, the Department seeks
2 to lift the stay and impose the fine;
- 3 c) The opportunity for Respondent Webster to contest the Department's
4 determination of noncompliance in an administrative hearing before an
5 ALJ of OAH; and
- 6 d) A copy of this Consent Order. The notification and hearing process
7 provided in this Consent Order applies only to this Consent Order. It is
8 solely provided in the event Respondent Webster chooses to contest the
9 Department's determination of noncompliance.
- 10 3. Respondent Webster will be afforded ten (10) business days from the date of
11 receipt of the Department's notification to submit a written request to the
12 Department for an administrative hearing to be held before an ALJ from the OAH.
- 13 4. Respondent Webster, in addition to its request for hearing, may provide a written
14 response to include any information pertaining to the alleged noncompliance.
- 15 5. The administrative hearing shall be expedited and follow the timing and processes
16 described in this Consent Order.
- 17 6. If requested, the hearing will be held within 15 business days (or as soon as the
18 schedule of the ALJ permits) from the due date for Respondent Webster's request
19 for hearing or from the date of receipt of Respondent Webster's timely request for
20 hearing, whichever is sooner. The parties will accommodate the prompt scheduling
21 of the hearing.
- 22 7. The scope and issues of the hearing are limited solely to whether or not
23 Respondent Webster is in violation of the terms of this Consent Order to a degree
24 sufficient to warrant imposition of a fine.
8. At the conclusion of the hearing, the ALJ will issue an initial decision. Either
 party may file a Petition for Review with the Director of the Department.
9. If Respondent Webster does not request the hearing within the stated time, the
 Department will impose the fine and pursue whatever action it deems necessary to
 enforce the fine.

20 **K. Restitution.** It is AGREED that Respondents Lund and Webster shall jointly and
21 severally pay restitution to each borrower listed in the attached Restitution Schedule, for a total
22 restitution obligation of \$9,000. It is further AGREED that Respondents Lund and Webster shall
23

1 provide evidence of payment to the Department whenever payment of any amount of this restitution
2 obligation is made.

3 **L. Investigation Fee.** It is AGREED that Respondents Lund and Webster shall pay an
4 investigation fee of \$3,000 in the form of a cashier's check made payable to the "Washington State
5 Treasurer" upon entry of this Consent Order.

6 **M. Complete Cooperation with the Department.** It is AGREED that, upon written request
7 by the Department, Respondents Lund and Webster shall cooperate fully, truthfully, and completely
8 with the Department and provide any and all information known to them relating in any manner to
9 Choice Loan Consulting, Inc. and any and all persons involved or in any way associated with Choice
10 Loan Consulting, Inc. including, but not limited to, owners, employees, independent contractors,
11 agents, businesses, and persons with whom Choice Loan Consulting, Inc. communicated, or
12 otherwise related, in any such manner as the Department shall direct (i.e. sworn statements,
13 depositions, etc.). It is further AGREED that, upon written request by the Department, Respondents
14 Lund and Webster shall provide any and all documents, writings or materials, or objects or things of
15 any kind in their possession or under their care, custody, or control that they are authorized to
16 possess, obtain, or distribute relating directly or indirectly to all areas of inquiry and investigation. It
17 is further AGREED that Respondents Lund and Webster shall testify fully, truthfully, and
18 completely at any and all proceedings related to any Department investigation or enforcement action
19 or both related to any and all persons involved or in any way associated with Choice Loan
20 Consulting, Inc. and any other respondents named therein. A failure to cooperate fully, truthfully,
21 and completely is a breach of this Consent Order.

22 **N. Change of Address Notification.** It is AGREED that Respondents Lund and Webster
23 will provide the Department with their current mailing and physical addresses upon entry of this

1 Consent Order and shall notify the Department in writing within ten days of any change to either
2 address.

3 **O. Rights of Non-Parties.** It is AGREED that the Department does not represent or have the
4 consent of any person or entity not a party to this Consent Order to take any action concerning their
5 personal legal rights. It is further AGREED that for any person or entity not a party to this Consent
6 Order, this Consent Order does not limit or create any private rights or remedies against Respondents
7 Lund and Webster, limit or create liability of Respondents Lund and Webster, or limit or create
8 defenses of Respondents Lund and Webster to any claims.

9 **P. Non-Compliance with Order.** It is AGREED that Respondents Lund and Webster
10 understand that failure to abide by the terms and conditions of this Consent Order may result in
11 further legal action by the Director. In the event of such legal action, Respondents Lund and Webster
12 may be responsible to reimburse the Director for the cost incurred in pursuing such action, including
13 but not limited to, attorney fees.

14 **Q. Voluntarily Entered.** It is AGREED that Respondents Lund and Webster have
15 voluntarily entered into this Consent Order, which is effective when signed by the Director's
16 designee.

17 **R. Completely Read, Understood, and Agreed.** It is AGREED that Respondents Lund and
18 Webster have read this Consent Order in its entirety and fully understand and agree to all of the same.

19 **RESPONDENTS:**

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21 David R. Lund
22 Individually

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Date 5/29/13

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[Redacted]

Karl A. Webster
Individually

5-29-13
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 24th DAY OF June, 2013



[Redacted]

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

[Redacted]

Robert E. Jones
Financial Legal Examiner

Approved by:

[Redacted]

Charles E. Clark
Enforcement Chief

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RESTITUTION

| Borrower | Amount | | |
|-----------------|---------------|--------------|-------------------|
| S.C. | \$2,000.00 | | |
| S.H. | \$3,500.00 | | |
| G.W. | \$3,500.00 | | |
| | | TOTAL | \$9,000.00 |



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

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

No.: C-09-262-13-FO02

CHOICE NATIONAL LOAN CONSULTING,
LLC, a/k/a, CHOICE LOAN CONSULTING,
JEFFRIE B. HARPER, Manager,
DAVID R. LUND, Manager,
D. JORDAN RUZICKA, Manager,
JEFF SETLOW, Manager, and
KARL A. WEBSTER, Manager,

ORDER WITHDRAWING STATEMENT OF
CHARGES WITHOUT PREJUDICE AS TO:

JEFF SETLOW

Respondents.

I. DIRECTOR'S CONSIDERATION

Procedural History. This matter has come before the Director of the Department of Financial Institutions of the State of Washington ("Director"), pursuant to RCW 34.05.464. On September 6, 2011, the Director, through his designee, Consumer Services Division Director Deborah Bortner, issued a Statement of Charges and Notice of Intention to Enter an Order to Prohibit From industry, Impose Fine, Order Restitution and Collect Investigation Fee ("Statement of Charges") against Jeff Setlow ("Respondent"). Thereafter, Counsel for Respondent Setlow made certain representations to the Department which justify withdrawing Respondent Setlow from this Action at this time.

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1 II. ORDER WITHDRAWING STATEMENT OF CHARGES WITHOUT PREJUDICE

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

4 A. IT IS HEREBY ORDERED, That:

- 5 1. The Statement of Charges with regard to Jeff Setlow is withdrawn without
6 prejudice.

7 DATED this 16th day of April, 2013.



8 STATE OF WASHINGTON
9 DEPARTMENT OF FINANCIAL INSTITUTIONS

10 [Redacted Signature]
11 SCOTT JARVIS
12 Director

13 Presented by:

14 [Redacted Signature]
15 ROBERT E. JONES
16 Financial Legal Examiner

17 Approved by:

18 [Redacted Signature]
19 STEVEN C. SHERMAN
20 Supervising Enforcement Attorney

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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:

CHOICE NATIONAL LOAN CONSULTING,
LLC, a/k/a, CHOICE LOAN CONSULTING,
JEFFRIE B. HARPER, Manager,
DAVID R. LUND, Manager,
D. JORDAN RUZICKA, Manager,
JEFF SETLOW, Manager, and
KARL A. WEBSTER, Manager,

Respondents.

No. C-09-262-11-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER AN
ORDER TO PROHIBIT FROM INDUSTRY,
IMPOSE FINE, ORDER RESTITUTION,
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)¹. After having conducted an investigation pursuant to RCW 19.146.235, 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 Respondents.

A. **Choice National Loan Consulting, LLC (Choice Loan Consulting)** was an Arizona Limited Liability Company located at 1400 N. Gilbert Road Suite H, Gilbert, Arizona, 85234.

¹ RCW 19.146 (2008)

1 Respondent Choice Loan Consulting has never been licensed to conduct the business of a Mortgage
2 Broker by the Department of Financial Institutions.

3 B. **Jeffrie B. Harper (Harper)** was a manager of Respondent Choice Loan Consulting.
4 Respondent Harper has never been licensed by the Department of Financial Institutions in any
5 capacity.

6 C. **David R. Lund (Lund)** was a manager of Respondent Choice Loan Consulting.
7 Respondent Lund has never been licensed by the Department of Financial Institutions in any
8 capacity.

9 D. **D. Jordan Ruzicka (Ruzicka)** was a manager of Respondent Choice Loan
10 Consulting. Respondent Ruzicka has never been licensed by the Department of Financial Institutions
11 in any capacity.

12 E. **Jeff Setlow (Setlow)** was a manager of Respondent Choice Loan Consulting.
13 Respondent Setlow has never been licensed by the Department of Financial Institutions in any
14 capacity.

15 F. **Karl A. Webster (Webster)** was a manager of Respondent Choice Loan Consulting.
16 Respondent Webster has never been licensed by the Department of Financial Institutions in any
17 capacity.

18 **1.2 Unlicensed Activity.** Between approximately December 2008, through September 2009,
19 Respondents assisted at least 47 borrowers in applying to obtain a loan modification on property
20 located in Washington State from the unlicensed location referenced in paragraph 1.1. Respondents
21 did not obtain modifications for all of these borrowers. The borrowers paid fees to Respondents
22 totaling at least \$170,600.

1 **1.3 Failure to Respond to Directives.** On or about March 9, 2009, the Department sent a
2 directive to Respondents by First-Class mail requiring Respondents to provide an explanation of its
3 apparent unlicensed activity. This directive was not returned as undeliverable to the Department by
4 the United States Postal Service. Respondents did not provide a response to this directive. On or
5 about April 14, 2009, the Department issued a subpoena to Respondents compelling production of an
6 explanation. Respondents sent an email to the Department on or about May 5, 2009, declining to
7 provide any response to the subpoena or directive.

8 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the
9 Act by Respondents continues to date.

10 II. GROUNDS FOR ENTRY OF ORDER

11 **2.1 Definition of Mortgage Broker.** Pursuant to RCW 19.146.010(12) and WAC 208-660-006,
12 "Mortgage broker" means any person who, for compensation or gain, or in the expectation of
13 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage
14 loan or (b) holds himself or herself out as being able to assist a person in obtaining or applying to
15 obtain a residential mortgage loan.

16 **2.2 Definition of Loan Originator.** Pursuant to RCW 19.146.010(10) and WAC 208-660-006,
17 "Loan originator" means a natural person who (a) takes a residential mortgage loan application for a
18 mortgage broker, or (b) offers or negotiates terms of a mortgage loan, for direct or indirect
19 compensation or gain, or in the expectation of direct or indirect compensation or gain. "Loan
20 originator" does not mean persons performing purely administrative or clerical tasks for a mortgage
21 broker. For the purposes of this subsection, "administrative or clerical tasks" means the receipt,
22 collection, and distribution of information common for the processing of a loan in the mortgage
23 industry and communication with a borrower to obtain information necessary for the processing of a

1 loan. A person who holds him or herself out to the public as able to obtain a loan is not performing
2 administrative or clerical tasks.

3 **2.3 Definition of Borrower.** Pursuant to RCW 19.146.010(3) and WAC 208-660-006,
4 “Borrower” means any person who consults with or retains a mortgage broker or loan originator in an
5 effort to obtain or seek advice or information on obtaining or applying to obtain a residential
6 mortgage loan for himself, herself, or persons including himself or herself, regardless of whether the
7 person actually obtains such a loan.

8 **2.4 Requirement to Obtain and Maintain Mortgage Broker License.** Based on Factual
9 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200
10 for engaging in the business of a mortgage broker or loan originator without first obtaining and
11 maintaining a license under the Act.

12 **2.5 Requirement to Comply with Investigation Authority.** Based on the Factual Allegations
13 set forth in Section I above, Respondents are in apparent violation of RCW 19.146.235 for failing to
14 comply with the Department’s investigation authority.

15 III. AUTHORITY TO IMPOSE SANCTIONS

16 **3.1 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may
17 issue orders removing from office or prohibiting from participation in the conduct of the affairs of
18 licensed mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed
19 mortgage broker or any person subject to licensing under the Act for any violation of RCW
20 19.146.200 or failure to comply with a directive or order of the Director.

21 **3.2 Authority to Impose Fine.** Pursuant to RCW 19.146.220(3) and WAC 208-660-530, the
22 Director may impose fines on a licensee, employee or loan originator of the licensee, or other person
23

1 subject to the Act for any violations of RCW 19.146.200 or failure to comply with a directive or
2 order of the Director.

3 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may issue
4 orders directing a licensee, its employee or loan originator, or other person subject to the Act to pay
5 restitution.

6 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2) and WAC 208-
7 660-550(4), the Department will charge forty-eight dollars per hour that each staff person devoted to
8 the investigation.

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

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

14 **4.1** Respondent Choice National Loan Consulting, LLC be prohibited from participation in the
15 conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, for
a period of five years.

16 **4.2** Respondent Jeffrie B. Harper be prohibited from participation in the conduct of the affairs of
17 any mortgage broker subject to licensure by the Director, in any manner, for a period of five years.

18 **4.3** Respondent David R. Lund be prohibited from participation in the conduct of the affairs of
any mortgage broker subject to licensure by the Director, in any manner, for a period of five years.

19 **4.4** Respondent D. Jordan Ruzicka be prohibited from participation in the conduct of the affairs of
20 any mortgage broker subject to licensure by the Director, in any manner, for a period of five years.

21 **4.5** Respondent Jeff Setlow be prohibited from participation in the conduct of the affairs of any
mortgage broker subject to licensure by the Director, in any manner, for a period of five years.

22 **4.6** Respondent Karl A. Webster be prohibited from participation in the conduct of the affairs of
23 any mortgage broker subject to licensure by the Director, in any manner, for a period of five years.

1 **V. AUTHORITY AND PROCEDURE**

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

9
10 Dated this 6th day of September, 2011



16 [Redacted Signature]
17 DEBORAH BORTNER
18 Director
19 Division of Consumer Services
20 Department of Financial Institutions

21 Presented by:

22 [Redacted Signature]
23 ROBERT E. JONES
24 Financial Legal Examiner

Approved by:

[Redacted Signature]
JAMES R. BRUSSELBACK
Enforcement Chief