

**ORDER SUMMARY – Case Number: C-09-405**

**Name(s):** Matt Anderson  
 \_\_\_\_\_  
 \_\_\_\_\_

**Order Number:** C-09-405-11-FO01  
 \_\_\_\_\_

**Effective Date:** January 3, 2012  
 \_\_\_\_\_

**License Number:** N/A  
**Or NMLS Identifier [U/L]** (Revoked, suspended, stayed, application denied or withdrawn)  
 If applicable, you must specifically note the ending dates of terms.

**License Effect:** N/A  
 \_\_\_\_\_  
 \_\_\_\_\_

**Not Apply Until:** N/A  
 \_\_\_\_\_

**Not Eligible Until:** \_\_\_\_\_  
 \_\_\_\_\_

**Prohibition/Ban Until:** January 3, 2017  
 \_\_\_\_\_

<b>Investigation Costs</b>	\$248	Due 1/3/2012	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$1,000	Due 1/3/2012	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Judgment</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Satisfaction of Judgment Filed?</b>		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

**Comments:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



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-09-405-11-FO01

MATT ANDERSON, Unlicensed Loan  
Originator,

CORRECTED FINAL ORDER

Respondent.

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) pursuant to RCW 34.05.464. On December 14, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Order Restitution (Statement of Charges). The Statement of Charges was accompanied by a cover letter dated December 15, 2009, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson. The Department served the Statement of Charges, cover letter dated December 15, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson on Respondent on March 1, 2010, by First-Class mail and Federal Express overnight delivery.<sup>1</sup>

<sup>1</sup> The Department was unable to obtain a correct address for Respondent until this date.

1 Respondent did not file the Application for Adjudicative Hearing within 20 days as required by  
2 statute. Respondent did not contact the Department about the Statement of Charges until October 20,  
3 2010, when he notified the Department that he had moved to Missouri. The Department again served  
4 the Statement of Charges, cover letter dated December 15, 2009, Notice of Opportunity to Defend and  
5 Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson on  
6 October 26, 2010.

7  
8 On November 8, 2010, Respondent filed an Application for Adjudicative Hearing. On January  
9 26, 2011, the Department made a request to the Office of Administrative Hearings (OAH) to assign an  
10 Administrative Law Judge (ALJ) to schedule and conduct a hearing on the Statement of Charges. On  
11 or about February 9, 2011, ALJ Thomas P. Rack issued a Notice of Prehearing Conference by  
12 Telephone, scheduling a prehearing conference on February 17, 2011, at 10:00 a.m. On or about June  
13 24, 2011, ALJ Rack issued a second Notice of Prehearing conference by Telephone, scheduling a  
14 prehearing conference for August 4, 2011. On or about June 28, 2011, ALJ Rack issued an Amended  
15 Notice of Prehearing Conference, affirming a prehearing conference for August 4, 2011, at 10:00 a.m.

16 On August 4, 2011, Respondent did not appear at the telephonic prehearing conference. On or  
17 about August 4, 2011, ALJ Rack issued an Order of Default against Respondent.

18 Pursuant to RCW 34.05.440 and WAC 10-08-211, Respondent had 7 days from the date of  
19 service of the Order of Default to file a motion to request that the Order of Default be vacated.

20 Respondent did not file a Motion to Vacate during the statutory period.

21  
22 B. Record Presented. The record presented to the Director for his review and for entry of a  
23 final decision included the following:

- 24 1. Statement of Charges, cover letter dated December 15, 2010, and Notice of  
25 Opportunity to Defend and Opportunity for Hearing, with documentation of service;
2. Application for Adjudicative Hearing for Matt Anderson;

- 1 3. Notice of Prehearing Conference by Telephone dated February 9, 2011, with  
2 documentation of service;
- 3 4. Notice of Prehearing Conference by Telephone dated June 24, 2011, with  
4 documentation of service;
- 5 5. Amended Notice of Prehearing Conference by Telephone dated June 28, 2011, with  
6 documentation of service;
- 7 6. Order of Default dated August 4, 2011, with documentation of service;

8 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.461, the Director  
9 hereby adopts the Order of Default, which is attached hereto.

10 II. FINAL ORDER

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

13 A. IT IS HEREBY ORDERED, that:

- 14 1. Respondent MATT ANDERSON is prohibited from participation in the conduct of the affairs  
15 of any Mortgage Broker subject to licensure by the Director, in any manner, for a period of  
16 five (5) years;
- 17 2. Respondent MATT ANDERSON shall pay to the Washington State Department of Financial  
18 Institutions a fine of One Thousand Dollars (\$1,000.00);
- 19 3. Respondent MATT ANDERSON shall pay to the Washington State Department of Financial  
20 Institutions an investigation fee of Two Hundred Forty-eight Dollars (\$248.00).

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

1 A timely Petition for Reconsideration is deemed denied if, within 20 days from the date the  
2 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 has determined not to consider a Petition to Stay the  
5 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial  
6 Review made under chapter 34.05 RCW and RCW 34.05.550.

7 D. Judicial Review. Respondents have 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 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial  
11 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached  
12 thereto.  
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14  
15 DATED this 25<sup>th</sup> day of January, 2012.



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17  
18 STATE OF WASHINGTON  
19 DEPARTMENT OF FINANCIAL INSTITUTIONS

20  
21 [Redacted Signature] \_\_\_\_\_  
22 SCOTT JARVIS  
23 DIRECTOR



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-09-405-11-FO01

MATT ANDERSON, Unlicensed Loan  
Originator,

FINAL ORDER

Respondent.

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) pursuant to RCW 34.05.464. On December 14, 2009, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Order Restitution (Statement of Charges). The Statement of Charges was accompanied by a cover letter dated December 15, 2009, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson. The Department served the Statement of Charges, cover letter dated December 15, 2009, Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson on Respondent on March 1, 2010, by First-Class mail and Federal Express overnight delivery.<sup>1</sup>

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2 statute. Respondent did not contact the Department about the Statement of Charges until October 20,  
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5 Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Matt Anderson on  
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10 Administrative Law Judge (ALJ) to schedule and conduct a hearing on the Statement of Charges. On  
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13 24, 2011, ALJ Rack issued a second Notice of Prehearing conference by Telephone, scheduling a  
14 prehearing conference for August 4, 2011. On or about June 28, 2011, ALJ Rack issued an Amended  
15 Notice of Prehearing Conference, affirming a prehearing conference for August 4, 2011, at 10:00 a.m.

16 On August 4, 2011, Respondent did not appear at the telephonic prehearing conference. On or  
17 about August 4, 2011, ALJ Rack issued an Order of Default against Respondent.

18 Pursuant to RCW 34.05.440 and WAC 10-08-211, Respondent had 7 days from the date of  
19 service of the Order of Default to file a motion to request that the Order of Default be vacated.  
20 Respondent did not file a Motion to Vacate during the statutory period.  
21

22 B. Record Presented. The record presented to the Director for his review and for entry of a  
23 final decision included the following:

- 24 1. Statement of Charges, cover letter dated December 15, 2010, and Notice of  
25 Opportunity to Defend and Opportunity for Hearing, with documentation of service;

2. Application for Adjudicative Hearing for Matt Anderson;
3. Notice of Prehearing Conference by Telephone dated February 9, 2011, with documentation of service;
4. Notice of Prehearing Conference by Telephone dated June 24, 2011, with documentation of service;
5. Amended Notice of Prehearing Conference by Telephone dated June 28, 2011, with documentation of service;
6. Order of Default dated August 4, 2011, with documentation of service;

C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.461, the Director hereby adopts the Order of Default, which is attached hereto.

## II. FINAL ORDER

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

A. IT IS HEREBY ORDERED, that:

1. Respondent MATT ANDERSON is 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 (5) years;
2. Respondent MATT ANDERSON shall pay to the Washington State Department of Financial Institutions a fine of One Thousand Dollars (\$1,000.00);
3. Respondent MATT ANDERSON shall pay restitution to borrower D.J. the sum of Three Thousand Eight Hundred Thirty-Five Dollars (\$3,835.00); and
4. Respondent MATT ANDERSON shall pay to the Washington State Department of Financial Institutions an investigation fee of Two Hundred Forty-eight Dollars (\$248.00).

B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-



1 1200, within ten days of service of the Final Order upon Respondents. The Petition for Reconsideration  
2 shall not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking  
3 judicial review in this matter.

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

7  
8 C. Stay of Order. The Director has determined not to consider a Petition to Stay the  
9 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial  
10 Review made under chapter 34.05 RCW and RCW 34.05.550.

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

14 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial  
15 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached  
16 thereto.

17  
18 DATED this 3rd day of January, 2012.



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS

SCOTT JARVIS  
DIRECTOR

**STATE OF WASHINGTON  
OFFICE OF ADMINISTRATIVE HEARINGS  
FOR THE WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS**

**In the Matter of:**

**MATT ANDERSON, Unlicensed Loan  
Originator,**

**Respondent.**

**OAH DOCKET No. 2011-DFI-0005**

**Agency No. C-09-405-09-SC01**

**ORDER OF DEFAULT**

**I. ORDER SUMMARY**

1.1 Based upon the Respondents' default, the Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Order Restitution, dated December 14, 2009 is affirmed, subject to further action by the Director and/or the Department.

1.2 Respondents' request for hearing is dismissed.

**II. PREHEARING CONFERENCE**

- |   |   |
|---|---|
| <b>2.1 Administrative Law Judge:</b>      | Thomas P. Rack                              |
| <b>2.2 Date of Conference:</b>            | August 4, 2011                              |
| <b>2.3 Respondent:</b>                    | Matt Anderson<br>did not appear             |
| <b>2.3.1 Respondents' Representative:</b> | None  |
| <b>2.4 Agency:</b>                        | Department of<br>Financial Institutions     |
| <b>2.4.1 Agency's Representative:</b>     | Charles Clark<br>Assistant Attorney General |

### III. STATEMENT OF THE CASE

3.1 A prehearing conference was scheduled for August 4, 2011 at 10:00 AM. Notice of the prehearing conference was mailed to the Respondent on June 28, 2011. The Notice was not returned as undeliverable and the Office of Administrative did not receive a continuance request from the Respondents.

3.2 Administrative Law Judge Thomas P. Rack convened this prehearing conference at 10:00 AM on August 4, 2011. The Department of Financial Institutions appeared and was represented by Assistant Attorney General Charles Clark. The above-named Respondent did not appear.


3.3 At 10:15 AM, the Department of Financial Institutions moved for a Default Order to be entered against the above-named Respondent. Based upon the Respondent's default, the Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Order Restitution is affirmed, subject to further action by the Director and/or the Department. The Respondent's request for hearing is dismissed

3.4 The motion was **GRANTED**.

### IV. ORDER

4.1 IT IS ORDERED that the above-named Respondent is in **DEFAULT** and his request for hearing is **DISMISSED** and the Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Order Restitution is **AFFIRMED**.

SIGNED and ISSUED at Tacoma, Washington on August 4, 2011.



Thomas P. Rack  
Administrative Law Judge  
Office of Administrative Hearings

### NOTICE OF APPEAL RIGHTS

RCW 34.05.440 provides, "(3) Within seven days after service of a default order under subsection (2) of this section, or such longer period as provided by agency

rule, the party against whom it was entered may file a written motion requesting that the order be vacated, and stating the grounds relied upon. During the time within which a party may file a written motion under this subsection, the presiding officer may adjourn the proceedings or conduct them without the participation of that party, having due regard for the interests of justice and the orderly and prompt conduct of the proceedings. By agency rule (WAC 10-08-110), service is complete upon mailing of this order; therefore, any motion to vacate a default order must be made within a total of seven (7) days after the date of the mailing of the default order.

A Motion to Vacate Default and Petition to Reinstate Hearing should be mailed to: The Office of Administrative Hearings, 949 Market Street, Suite 500, Tacoma, WA 98402.

Alternatively, you may file an appeal of this initial order within twenty (20) days from the day the Office of Administrative Hearings mails this initial order to you. WAC 208-660-009(6)(h); WAC 10-08-211(2); WAC 10-08-110(2)(c) [Service by first class mail is complete upon mailing]. An appeal from an initial order is known as a "petition for review". Your petition for review must (a) identify the parts of the initial order you disagree with and (b) refer to the evidence in the record that supports your position. If you decide to petition for review, you must serve copies of your petition on all parties or their representatives at the same time you file it with the Director of the Department of Financial Institutions ("Agency"). Filing with the Agency is deemed filed upon actual receipt by the Agency during office hours at the Agency's Enforcement Unit at P.O. Box 41200, Olympia, WA 98504. If the Agency does not receive a petition for review within twenty (20) days, the Agency may make this order its final order.

Any party may file a written response to a petition for review, known as a reply. If you wish to file a reply, it must be filed with the Agency within ten (10) days of the date you are served with the petition. You must serve copies of the reply on all parties or their representatives at the same time you file your reply. WAC 10-08-110.

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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:  
  
MATT ANDERSON, Unlicensed Loan Originator,  
  
Respondent.

NO. C-09-405-09-SC01

STATEMENT OF CHARGES and NOTICE OF  
INTENTION TO ENTER AN ORDER TO  
PROHIBIT FROM INDUSTRY, IMPOSE FINE,  
COLLECT INVESTIGATION FEE, AND ORDER  
RESTITUTION

**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 .310, and based upon the facts available as 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 Matt Anderson (Respondent Anderson)** worked for Killion Enterprises Inc. d/b/a Spartan Mortgage<sup>2</sup> as a loan originator at all times relevant to this Statement of Charges. Respondent Anderson has never applied for a loan originator license with the Department.

**1.2 Loan Originator License.** In order to conduct business as a loan originator in 2008, Respondent Anderson was required to obtain and maintain a loan originator license before originating any residential mortgage loans. Respondent Anderson did not obtain a loan originator license and as a result could not conduct the business of a loan originator.

**1.3 Unlicensed Loan Originator Activity.** Respondent Anderson conducted the business of a loan originator from 12178 SW Garden Place, Building 3, Park 217, Tigard, Oregon 97223, between, on or about,

<sup>1</sup> RCW 19.146 (2006).

<sup>2</sup> The Department has issued a Statement of Charges (C-09-013-09-SC01) against Killion Enterprises Inc. d/b/a Spartan Mortgage that includes an allegation of allowing Respondent Anderson to originate loans while not licensed.

1 January 9, 2008, and March 26, 2008. Respondent Anderson originated at least one loan<sup>1</sup> for borrowers whose  
2 property was located in the state of Washington.

3 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the Act by  
4 Respondent continues to date.

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

6 **2.1 Definition of Mortgage Broker.** Pursuant to RCW 19.146.010 (12) and WAC 208-660-006,  
7 "Mortgage Broker" means any person who, for compensation or gain, or in the expectation of compensation or  
8 gain (a) makes a residential mortgage loan or assists a person in obtaining or applying to obtain a residential  
9 mortgage loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a  
10 person in obtaining or applying to obtain a residential mortgage loan.

11 **2.2 Definition of Loan Originator.** Pursuant to RCW 19.146.010 (10), "Loan Originator" means a natural  
12 person who (a) takes a residential mortgage loan application for a mortgage broker, or (b) offers or negotiates  
13 terms of a mortgage loan, for direct or indirect compensation or gain, or in the expectation of direct or indirect  
14 compensation or gain.

15 **2.3 Definition of Borrower.** Pursuant to RCW 19.146.010 (3) and WAC 208-660-006, a "Borrower" is  
16 defined as any person who consults with or retains a mortgage broker or loan originator in an effort to obtain or  
17 seek advice or information on obtaining or applying to obtain a residential mortgage loan for himself, herself, or  
18 persons including himself or herself, regardless of whether the person actually obtains such a loan.

19 **2.4 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondent Anderson  
20 is in apparent violation of RCW 19.146.0201(1), (2), and (3) for directly or indirectly employing a scheme,  
21 device or artifice to defraud or mislead borrowers or lenders or any person, for engaging in an unfair or  
22 deceptive practice toward any person, and for obtaining property by fraud or misrepresentation.

23 **2.5 Requirement to Obtain and Maintain License.** Based on the Factual Allegations set forth in Section  
24 I above, Respondent Anderson is in apparent violation of RCW 19.146.200 for engaging in the business of a  
25 loan originator without first obtaining and maintaining a license under the Act.

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<sup>1</sup> Killion loan number 3015686706 for borrower D.J.

1 **III. AUTHORITY TO IMPOSE SANCTIONS**

2 **3.1 Authority to Prohibit from the Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue  
3 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed  
4 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker  
5 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9) and  
6 RCW 19.146.200.

7 **3.2 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2)(e), and (3)(a), the Director may impose  
8 fines on a licensee, employee or loan originator of the licensee, or other person subject to the Act for any  
9 violations of RCW 19.146.0201(1) through (9) or (13), RCW 19.146.030 through RCW 19.146.080, RCW  
10 19.146.200, RCW 19.146.205(4), or RCW 19.146.265, or any violation of the Act.

11 **3.3 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-520, and WAC  
12 208-660-550(5), upon completion of any investigation of the books and records of a licensee or other person subject  
13 to the Act, the Department will furnish to the licensee or other person subject to the Act a billing to cover the cost of  
14 the investigation. The investigation charge will be calculated at the rate of \$48 per hour that each staff person  
15 devoted to the investigation.

16 **3.4 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2)(e), the Director may issue orders  
17 directing a licensee, its employee or loan originator, or other person subject to the Act to pay restitution to for any  
18 violation of the Act.

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

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

24 **4.1** Respondent Matt Anderson be prohibited from participation in the conduct of the affairs of any  
25 mortgage broker subject to licensure by the Director, in any manner, for a period of 5 years;

**4.2** Respondent Matt Anderson pay a fine of \$1,000;

1 4.3 Respondent Matt Anderson pay an investigation fee, which as of the date of these charges is \$240  
2 calculated at \$48 per hour for 5 staff hours devoted to the investigation; and

3 4.4 Respondent Matt Anderson pay restitution in the amount received as compensation for the loans he  
4 originated while unlicensed.

5 **V. AUTHORITY AND PROCEDURE**

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

12 Dated this 14<sup>th</sup> day of December, 2009.

13 [Redacted Signature] \_\_\_\_\_  
14 DEBORAH BORTNER  
15 Director Division of Consumer Services  
16 Department of Financial Institutions



17 Presented by:

18 [Redacted Signature] \_\_\_\_\_  
19 WILLIAM HALSTEAD  
20 Financial Legal Examiner

21 Approved by:

22 [Redacted Signature] \_\_\_\_\_  
23 JAMES R. BRUSSELBACK  
24 Enforcement Chief