

Terms Completed

ORDER SUMMARY – Case Number: C-11-0750

Name(s): Sonja Lamae Lightfoot

Order Number: C-11-0750-12-CO01

Effective Date: November 20, 2012

License Number: NMLS #291233

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)

License Effect: Revoked
If applicable, you must specifically note the ending dates of terms.

Not Apply Until: n/a

Not Eligible Until: n/a

Prohibition/Ban Until: n/a

| | | | | |
|--|-----|--|---|------|
| Investigation Costs | \$0 | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Fine | \$0 | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Assessment(s) | \$0 | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Restitution | \$0 | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Judgment | \$0 | Due | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Satisfaction of Judgment Filed? | | <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | | |
| No. of Victims: | | 0 | | |

Comments: _____

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

3 **B. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a
4 hearing before an administrative law judge, and hereby waives her right to a hearing and any and all
5 administrative and judicial review of the issues raised in this matter, or of the resolution reached
6 herein. Accordingly, Respondent, by her signature below, withdraws her appeal to the Office of
7 Administrative Hearings.

8 **C. Mortgage Loan Originator License.** It is AGREED that Respondent's Mortgage Loan
9 Originator license is revoked.

10 **D. Voluntarily Entered.** It is AGREED that Respondent has voluntarily entered into this
11 Consent Order, which is effective when signed by the Director's designee.

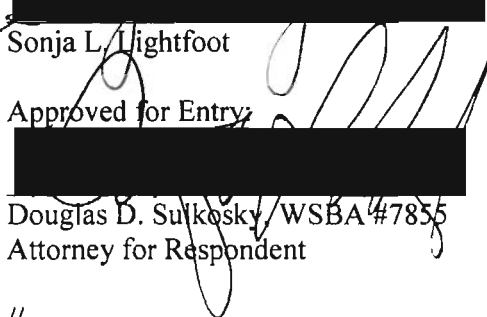
12 **E. Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read
13 this Consent Order in its entirety and fully understands and agrees to all of the same.

14 **RESPONDENT:**

15 

16 Sonja L. Lightfoot

11-12-12
Date

17 Approved for Entry: 

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19 Douglas D. Sulkosky, WSBA #7855
Attorney for Respondent

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24 CONSENT ORDER
C-11-0750-12-CO01
Sonja L. Lightfoot

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DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 20th DAY OF November, 2012



[Redacted signature]

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

[Redacted signature]

Steven C. Sherman
Financial Legal Examiner Supervisor

Approved:

[Redacted signature]

Charles E. Clark
Enforcement Chief

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

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

SONJA L. LIGHTFOOT,

Respondent.

No.: C-11-0750-11-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER AN
ORDER TO REVOKE LICENSE

INTRODUCTION

Pursuant to RCW 31.04.093 and RCW 31.04.165, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.04 RCW, the Consumer Loan Act (Act)¹. After having conducted an investigation pursuant to RCW 31.04.055, RCW 31.04.145, and RCW 31.04.247, 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 Respondent Sonja L. Lightfoot (Lightfoot) was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a Mortgage Loan Originator on or about May 24, 2010, and continues to be licensed to date. Respondent Lightfoot is employed by Republic Mortgage Home Loans, LLC.

1.2 Federal Indictment. On or about August 4, 2011, Respondent Lightfoot was indicted by a federal grand jury for felony charges of Conspiracy and Wire Fraud (5 counts) alleged to have been committed between July 2004 and July 2008 while Respondent Lightfoot was employed as Senior Vice President of Residential Lending for Pierce Commercial Bank; a state-charter bank located in

¹ RCW 31.04 (Amended 2009; Effective January 1, 2010)

1 Tacoma, Washington. According to the Indictment, all charges are related to residential mortgage
2 loans. The facts set forth in the Indictment would clearly have allowed the director to deny
3 Respondent Lightfoot's application for the original license.

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

5 **2.1 Requirement to Demonstrate Character and General Fitness.** Based upon the factual
6 allegations set forth in Section I, Respondent Lightfoot does not demonstrate character and general
7 fitness such as to command the confidence of the community and to warrant a belief that business
8 will be operated honestly, fairly, and efficiently within the purposes of the Act.

9 **III. AUTHORITY TO IMPOSE SANCTIONS**

10 **3.1 Definition of a Mortgage Loan Originator.** Pursuant to RCW 31.04.015(15)(a) and (b),
11 "Mortgage loan originator" means an individual who for compensation or gain (i) takes a residential
12 mortgage loan application, or (ii) offers or negotiates terms of a residential mortgage loan, or (iii)
13 performs residential mortgage loan modification services or holds himself or herself out as being able
14 to perform residential mortgage loan modification services.

15 **3.2 Authority to Revoke Mortgage Loan Originator License.** Pursuant to RCW
16 31.04.247(1)(e) and WAC 208-620-710(4)(a), the Director may deny a mortgage loan originator
17 license if the applicant fails to demonstrate character and general fitness such as to command the
18 confidence of the community and to warrant a belief that business will be operated honestly, fairly,
19 and efficiently within the purposes of the Act. Pursuant to RCW 31.04.093(3)(c), the Director may
20 revoke a license if a fact or condition exists that, if it had existed at the time of the original
21 application for the license, clearly would have allowed the director to deny the application for the
22 original license.

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

2 The alleged facts and provisions of chapter 31.04 RCW and chapter 208-620 WAC, as set
3 forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
4 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.055, RCW 31.04.093, RCW
5 31.04.165, RCW 31.04.168, and RCW 31.04.247. Therefore, it is the Director’s intention to ORDER
6 that:

7 **4.1** Respondent Sonja L. Lightfoot’s mortgage loan originator license be revoked.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intention to Enter an Order to Revoke License
3 (Statement of Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW 31.04.165,
4 RCW 31.04.168, and RCW 31.04.202, and is subject to the provisions of chapter 34.05 RCW (The
5 Administrative Procedure Act). Respondent may make a written request for a hearing as set forth in
6 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING
7 accompanying this Statement of Charges.

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9 Dated this 23rd day of August, 2011

10
11 /s/
12 DEBORAH BORTNER
13 Director
14 Division of Consumer Services
15 Department of Financial Institutions

16 Presented by:

17 /s/
18 STEVEN C. SHERMAN
19 Financial Legal Examiner

20 Approved by:

21 /s/
22 JAMES R. BRUSSELBACK
23 Enforcement Chief