

## Terms Completed

### ORDER SUMMARY – Case Number: C-11-0795

**Name(s):** Frank Joseph Parrino

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**Order Number:** C-11-0795-13-CO02

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**Effective Date:** May 8, 2013

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**License Number:** NMLS # 478710  
**Or NMLS Identifier [U/L]** (Revoked, suspended, stayed, application denied or withdrawn)  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:** none

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**Not Apply Until:** n/a

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**Not Eligible Until:** n/a

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**Prohibition/Ban Until:** n/a

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<b>Investigation Costs</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$2,000	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 5/8/13
<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:		2		

Comments: withdrawal of Final Order C-11-0795-13-FO02, complete cooperation with the Department in investigation of Network Capital Funding Corporation

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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  
Consumer Loan Act of Washington by:

TERRY ANDERSON, Unlicensed Loan  
Originator;  
ARREN BABAYANI, Loan Originator;  
JULIO BENENATI, Loan Originator;  
JORDAN BIEL, Loan Originator;  
DANIEL HANLEY, Unlicensed Loan Originator;  
CHRIS KUNGL, Unlicensed Loan Originator;  
RHYAN MERCADO, Unlicensed Loan  
Originator;  
FRANK PARRINO, Loan Originator; and  
CHAD SIMMONS, Unlicensed Loan Originator,

Respondents.

No.: C-11-0795-13-CO02

CONSENT ORDER AND ORDER  
WITHDRAWING FINAL ORDER  
AS TO FRANK JOSEPH PARRINO

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COME NOW the Director of the Department of Financial Institutions (Director), through his  
designee Deborah Bortner, Division Director, Division of Consumer Services, and Frank Joseph  
Parrino, (Respondent Parrino), and finding that the issues raised in the above-captioned matter may  
be economically and efficiently settled as to Respondent Parrino only, agree to the entry of this  
Consent Order. This Consent Order is entered pursuant to chapter 31.04 of the Revised Code of  
Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the  
following:

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**AGREEMENT AND ORDER**

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The Department of Financial Institutions, Division of Consumer Services (Department) and  
Respondent Parrino have agreed upon a basis for resolution of the matters alleged in Statement of  
Charges No. C-11-0795-12-SC02 (Statement of Charges), entered December 11, 2012, (copy  
attached hereto), solely as related to Respondent Parrino. Pursuant to chapter 31.04 RCW, the

1 Consumer Loan Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent  
2 Parrino hereby agrees to the Department's entry of this Consent Order and further agree that the  
3 issues raised in the above-captioned matter may be economically and efficiently settled by entry of  
4 this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges  
5 solely as related to Respondent Parrino.

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 Respondent Parrino has been informed of the  
10 right to a hearing before an administrative law judge, and waived his right to a hearing and any and  
11 all administrative and judicial review of the issues raised in this matter, or of the resolution reached  
12 herein, by failing to timely file an Application for Adjudicative Hearing.

13 **C. Withdrawal of Final Order.** It is AGREED that Final Order C-11-0795-13-FO02 is  
14 withdrawn as to Respondent Parrino.

15 **D. Fine.** It is AGREED that Respondent Parrino shall pay a fine to the Department in the  
16 amount of \$2,000 in the form of a cashier's check made payable to the "Washington State Treasurer,"  
17 upon entry of this Consent Order.

18 **E. Complete Cooperation with the Department (Statements).** It is AGREED that, upon  
19 written request by the Department, Respondent Parrino shall provide the Department truthful and  
20 complete sworn statements outlining his activities with respect to Network Capital Funding  
21 Corporation and any and all persons involved or in any way associated with Network Capital Funding  
22 Corporation, including but not limited to owners, employees, independent contractors, agents,  
23 businesses and persons with whom Network Capital Funding Corporation dealt, communicated, or  
24 otherwise related. The "sworn statements" may take the form of affidavits, declarations, or

1 deposition testimony, at the Department's discretion. A failure to cooperate fully, truthfully, and  
2 completely is a breach of this Consent Order.

3 **F. Complete Cooperation with the Department.** In addition to providing the sworn  
4 statements as described in Paragraph E, it is AGREED that, upon written request by the Department,  
5 Respondent Parrino shall cooperate fully, truthfully, and completely with the Department and provide  
6 any and all information known to him relating in any manner to Network Capital Funding  
7 Corporation and any and all persons involved or in any way associated with Network Capital Funding  
8 Corporation, including but not limited to owners, employees, independent contractors, agents,  
9 businesses and persons with whom Network Capital Funding Corporation dealt, communicated, or  
10 otherwise related. It is further AGREED that, upon written request by the Department, Respondent  
11 Parrino shall provide any and all documents, writings or materials, or objects or things of any kind in  
12 his possession or under his care, custody, or control that he is authorized to possess, obtain, or  
13 distribute relating directly or indirectly to all areas of inquiry and investigation. It is further  
14 AGREED that Respondent Parrino shall testify fully, truthfully, and completely at any and all  
15 proceedings related to any Department investigation or enforcement action or both related to any and  
16 all persons involved or in any way associated with Network Capital Funding Corporation, and any  
17 respondents named therein. A failure to cooperate fully, truthfully, and completely is a breach of this  
18 Consent Order.

19 **G. Authority to Execute Order.** It is AGREED that the undersigned have represented and  
20 warranted that they have the full power and right to execute this Consent Order on behalf of the party  
21 represented.

22 **H. Non-Compliance with Order.** It is AGREED that Respondent Parrino understands that  
23 failure to abide by the terms and conditions of this Consent Order may result in further legal action  
24 by the Director. In the event of such legal action, Respondent Parrino may be responsible to

1 reimburse the Director for the cost incurred in pursuing such action, including but not limited to,  
2 attorney fees.

3 I. **Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily  
4 entered into this Consent Order, which is effective when signed by the Director's designee.

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

7 **RESPONDENT:**

8 [Redacted]

9 Frank Joseph Parrino  
Individually

Date

4/14/13

10 *authorized via e-mail*  
11 John S. Devlin, III, WSBA No. 23988  
12 Attorney at Law, Lane Powell, P.C.  
Attorney for Respondent Parrino

Date

April 15, 2013

13 DO NOT WRITE BELOW THIS LINE

14 THIS ORDER ENTERED THIS 8<sup>th</sup> DAY OF May, 2013

15 [Redacted]  
16 DEBORAH BORTNER  
17 Director  
Division of Consumer Services  
Department of Financial Institutions

18 Presented by:

[Redacted]

19 SHANA L. OLIVER  
20 Financial Legal Examiner

21 Approved by:

[Redacted]

22 CHARLES E. CLARK  
23 Enforcement Chief



1 STATE OF WASHINGTON  
2 DEPARTMENT OF FINANCIAL INSTITUTIONS  
3 DIVISION OF CONSUMER SERVICES

4 IN THE MATTER OF DETERMINING  
5 whether there has been a violation of the  
6 Consumer Loan Act of Washington by:

No.: C-11-0795-13-FO02

7 TERRY ANDERSON, Unlicensed Loan  
8 Originator;  
9 ARREN BABAYANI, Unlicensed Loan  
10 Originator;  
11 JULIO BENENATI, Unlicensed Loan Originator;  
12 JORDAN BIEL, Unlicensed Loan Originator;  
13 DANIEL HANLEY, Unlicensed Loan Originator;  
14 CHRIS KUNGL, Unlicensed Loan Originator;  
15 RHYAN MERCADO, Unlicensed Loan  
16 Originator;  
17 FRANK PARRINO, Unlicensed Loan Originator;  
18 CHAD SIMMONS, Unlicensed Loan Originator,

FINAL ORDER RE:

JORDAN BIEL  
FRANK PARRINO  
CHAD SIMMONS

19 Respondents.

20 I. DIRECTOR'S CONSIDERATION

21 A. Default. This matter has come before the Director of the Department of Financial  
22 Institutions of the State of Washington (Director), through his designee, Consumer Services Division  
23 Director Deborah Bortner (Director's designee), pursuant to RCW 34.05.440(1). On December 11,  
24 2012, the Director, through the Director's designee, issued a Statement of Charges and Notice of  
Intention to Enter an Order to Suspend License, Prohibit from Industry, and Impose Fine (Statement  
of Charges) against Respondents Jordan Biel (Respondent Biel), Frank Parrino (Respondent Parrino)  
and Chad Simmons (Respondent Simmons). 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 December 13, 2012, a Notice of Opportunity to Defend and Opportunity for Hearing, and

1 a blank Application for Adjudicative Hearing for each Respondent (collectively, accompanying  
2 documents).

3 On December 13, 2012, the Department served Respondents with the Statement of Charges  
4 and accompanying documents by First-Class mail and Federal Express overnight delivery. On  
5 December 18, 2012, the documents sent by Federal Express to Respondent Parrino were delivered.  
6 On December 26, 2012, Federal Express notified the Department that the documents sent to  
7 Respondent Simmons were undeliverable. On December 28, 2012, Federal Express notified the  
8 Department that the documents sent to Respondent Biel were “refused by recipient” on December 14,  
9 2012. The documents served by First-Class mail were sent to addresses verified by the United States  
10 Postal Service and were not returned to the Department as undeliverable.

11 Respondents Biel, Parrino, and Simmons did not request an adjudicative hearing within  
12 twenty calendar days after the Department served the Notice of Opportunity to Defend and  
13 Opportunity for Hearing, as provided for in WAC 208-08-050(2).<sup>1</sup>

14 B. Record Presented. The record presented to the Director’s designee for her review and  
15 for entry of a final decision included the following: Statement of Charges, cover letters dated  
16 December 13, 2012, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
17 Application for Adjudicative Hearing for Respondents, with documentation for service.

18 C. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(1), the  
19 Director’s designee hereby adopts the Statement of Charges, which is attached hereto.

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23 <sup>1</sup> Respondent Biel submitted an Application for Adjudicative Hearing to the Department on February 12, 2013, more  
24 than one month past the twenty-day deadline. Respondent Parrino submitted an Application for Adjudicative Hearing to  
the Department on January 11, 2013, more than one week past the twenty-day deadline.

1 II. FINAL ORDER

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

4 A. IT IS HEREBY ORDERED, That:

- 5 1. Respondents Jordan Biel and Frank Parrino's licenses to conduct business as a  
6 Mortgage Loan Originator are suspended for a period of one year.
- 7 2. Respondents Jordan Biel, Frank Parrino, and Chad Simmons are prohibited from  
8 acting as a mortgage loan originator with any company subject to licensure under  
9 the Consumer Loan Act, RCW 31.04, for a period of one year.
- 10 3. Respondent Jordan Biel pay a fine of \$1,500.
- 11 4. Respondent Frank Parrino pay a fine of \$1,000.
- 12 5. Respondent Chad Simmons pay a fine of \$1,000.

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

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

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

4 D. Judicial Review. Respondents Biel, Parrino, and Simmons have the right to petition  
5 the superior court for judicial review of this agency action under the provisions of chapter 34.05  
6 RCW. For the requirements for filing a Petition for Judicial Review, see RCW 34.05.510 and  
7 sections following.

8 E. Non-compliance with Order. If Respondents Biel, Parrino, and Simmons do not  
9 comply with the terms of this order, **including payment of any amounts owed within 30 days of**  
10 **receipt of this order**, the Department may seek its enforcement by the Office of the Attorney  
11 General to include the collection of the fines imposed herein. The Department also may assign the  
12 amounts owed to a collection agency for collection.

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

16 DATED this 21<sup>st</sup> day of March, 2013.



18 STATE OF WASHINGTON  
19 DEPARTMENT OF FINANCIAL INSTITUTIONS

20 [Redacted Signature]  
21 DEBORAH BORTNER  
22 Director  
23 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 Consumer Loan Act of Washington by:

TERRY ANDERSON, Unlicensed Loan Originator;  
ARREN BABAYANI, Loan Originator;  
JULIO BENENATI, Loan Originator;  
JORDAN BIEL, Loan Originator;  
DANIEL HANLEY, Unlicensed Loan Originator;  
CHRIS KUNGL, Unlicensed Loan Originator;  
RHYAN MERCADO, Unlicensed Loan Originator;  
FRANK PARRINO, Loan Originator; and  
CHAD SIMMONS, Unlicensed Loan Originator,

Respondents.

No.: C-11-0795-12-SC02

STATEMENT OF CHARGES and NOTICE OF INTENTION TO ENTER AN ORDER TO SUSPEND LICENSE, PROHIBIT FROM INDUSTRY, AND IMPOSE FINE

13 Pursuant to RCW 31.04.165 and RCW 31.04.168, the Director of the Department of  
14 Financial Institutions of the State of Washington (Director) is responsible for the administration of  
15 chapter 31.04 RCW, the Consumer Loan Act (Act)<sup>1</sup>. After having conducted an investigation  
16 pursuant to RCW 31.04.145, and based upon the facts available as of the date of this Statement of  
17 Charges, the Director, through his designee, Division of Consumer Services Director Deborah  
18 Bortner, institutes this proceeding and finds as follows:

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**I. FACTUAL ALLEGATIONS**

**1.1 Respondents.**

**A. Terry Anderson (Respondent Anderson)** has never been licensed with the Department in any capacity under the Act or the Mortgage Broker Practices Act (MBPA).

<sup>1</sup> RCW 31.04 (Amended 2009; Effective January 1, 2010)

1           **B. Arren Babayani (Respondent Babayani)** was licensed by the Department as an  
2 MLO on or about February 7, 2011, and continues to be licensed to date.<sup>2</sup>

3           **C. Julio Benenati (Respondent Benenati)** was licensed by the Department as an  
4 MLO on or about January 26, 2011, and continues to be licensed to date.<sup>3</sup>

5           **D. Jordan Biel (Respondent Biel)** was licensed by the Department as an MLO on or  
6 about June 7, 2011, and continues to be licensed to date.<sup>4</sup>

7           **E. Daniel Hanley (Respondent Hanley)** applied for licensure as an MLO with the  
8 Department on or about July 20, 2011. Respondent Hanley withdrew his application on or about  
9 September 9, 2011.<sup>5</sup> Respondent Hanley has never been licensed by the Department in any  
10 capacity under the Act or the MBPA.

11           **F. Chris Kungl (Respondent Kungl)** has never been licensed with the Department in  
12 any capacity under the Act or the MBPA.<sup>6</sup>

13           **G. Rhyan Mercado (Respondent Mercado)** applied for licensure as an MLO with the  
14 Department on or about June 16, 2010. Respondent Mercado withdrew his application on or about  
15 December 16, 2010. Respondent Mercado has never been licensed by the Department in any  
16 capacity under the Act or the MBPA.<sup>7</sup>

17           **H. Frank Parrino (Respondent Parrino)** was licensed by the Department as an MLO  
18 on or about August 19, 2011, and continues to be licensed to date.<sup>8</sup>

19           **I. Chad Simmons (Respondent Simmons)** has never been licensed by the  
20 Department in any capacity under the Act or the MBPA.<sup>9</sup>

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22 <sup>2</sup> Respondent Babayani is listed in the NMLS with ID# 189519.

<sup>3</sup> Respondent Benenati is listed in the NMLS with ID# 241007.

<sup>4</sup> Respondent Biel is listed in the NMLS with ID# 349006.

<sup>5</sup> Respondent Hanley is listed in the NMLS with ID # 369189.

<sup>6</sup> Respondent Kungl is listed in the NMLS with ID #394383.

<sup>7</sup> Respondent Mercado is listed in the NMLS with ID #263793

<sup>8</sup> Respondent Parrino is listed in the NMLS with ID #478710.

<sup>9</sup> Respondent Simmons is not to be confused with Chad Lyle Simmons, NMLS ID# 67627.

1 **1.2 Examination.** The Department conducted an on-site examination of Network Capital  
2 Funding Corporation (Network Capital), a consumer lender licensed under the Act, from August  
3 15, 2011, through August 19, 2011. The scope of this examination included a review of Network  
4 Capital's business practices from January 1, 2010, through June 30, 2011, and included a review of  
5 loan files originated on behalf of 77 Washington consumers.

6 **1.3 Unlicensed Activity.** Between at least June 24, 2010, and March 31, 2011, Respondents  
7 Anderson, Babayani, Benenati, Biel, Hanley, Kungl, Mercado, Parrino, and Simmons (collectively,  
8 Respondents) assisted at least 21 borrowers in applying to obtain residential mortgage loans on  
9 property located in the State of Washington without being licensed by the Department as a loan  
10 originator. Respondent Anderson originated 2 loans, Respondent Babayani originated 2 loans,  
11 Respondent Benenati originated 2 loans, Respondent Biel originated 3 loans, Respondent Hanley  
12 originated 2 loans, Respondent Kungl originated 3 loans, Respondent Mercado originated 3 loans,  
13 Respondent Parrino originated 2 loans, and Respondent Simmons originated 2 loans.<sup>10</sup>

14 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the  
15 Act by Respondents continues to date.

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

17 **2.1 Definition of Mortgage Loan Originator.** Pursuant to RCW 31.04.015(15)(a), "Mortgage  
18 Loan Originator" means an individual who (a) takes a residential mortgage loan application for a  
19 mortgage broker, or (b) offers or negotiates terms of a mortgage loan, for direct or indirect  
20 compensation or gain, or in the expectation of direct or indirect compensation or gain. "Mortgage  
21 Loan Originator" also includes a person who holds themselves out to the public as able to perform  
22 any of these activities.

23 <sup>10</sup> Respondents Babayani, Benenati, Biel, and Parrino each obtained an MLO license after the loans were originated.

1 **2.2 Requirement to Obtain and Maintain License.** Based on the Factual Allegations set  
2 forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2) and RCW  
3 31.04.035 for engaging in the business of a mortgage loan originator without first obtaining and  
4 maintaining a license under the Act.

5 **III. AUTHORITY TO IMPOSE SANCTIONS**

6 **3.1 Authority to Suspend License.** Pursuant to RCW 31.04.093(3)(b), the Director may suspend  
7 a license if the Director finds that a licensee, either knowingly or without the exercise of due care, has  
8 violated any provision of this Act or any rule adopted under this Act.

9 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 31.04.093(6)(e), the Director may  
10 issue orders removing from office or prohibiting from participation in the affairs of any licensee, or  
11 both, any officer, principal, employee, or loan originator, or any person subject to this Act, for a  
12 violation of RCW 31.04.027.

13 **3.3 Authority to Impose Fine.** Pursuant to RCW 31.04.093(4)(a), the Director may impose fines  
14 of up to \$100 per day upon the licensee, its employee, or any other person subject to the Act for any  
15 violation of the Act.

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

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

6 **4.1** Respondents Arren Babayani, Julio Benenati, Jordan Biel, and Frank Parrino's  
7 licenses to conduct business as a Mortgage Loan Originator be suspended for a  
period of one year;<sup>11</sup>

8 **4.2** Respondents Terry Anderson, Arren Babayani, Julio Benenati, Jordan Biel, Daniel  
9 Hanley, Chris Kungl, Rhyan Mercado, Frank Parrino, and Chad Simmons be  
prohibited from acting as a mortgage loan originator with any company subject to  
10 licensure under the Consumer Loan Act, RCW 31.04 for a period for one year;

11 **4.3** Respondents Jordan Biel, Chris Kungl, Rhyan Mercado each pay a fine of \$1,500.

12 **4.4** Respondents Terry Anderson, Arren Babayani, Julio Benenati, Daniel Hanley,  
Frank Parrino, and Chad Simmons each pay a fine of \$1,000.

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23 <sup>11</sup> At time of renewal, the Department will renew each Respondent's license, provided that each Respondent meets the  
Act's requirements for renewal. However, each Respondent's license will remain suspended until the suspension period  
has run.

1 **V. AUTHORITY AND PROCEDURE**

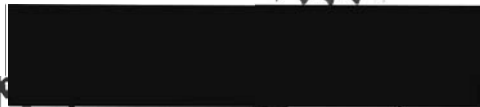
2 This Statement of Charges and Notice of Intention to Enter an Order to Revoke Licenses,  
3 Prohibit from Industry, Impose Fines, Order Restitution, and Collect Investigation Fee (Statement of  
4 Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW 31.04.165, RCW 31.04.168,  
5 and RCW 31.04.202, 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.

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10 Dated this 11<sup>th</sup> day of December, 2012.



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13 DEBORAH BORTNER  
14 Director, Division of Consumer Services  
Department of Financial Institutions

15 Presented by:



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17 SHANA L. OLIVER  
18 Financial Legal Examiner

19 Approved by:



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21 CHARLES E. CLARK  
22 Enforcement Chief