

## ORDER SUMMARY – Case Number: C-12-0930

**Name(s):** Williams Litigation Center a/k/a Williams Law Center a/k/a National Mortgage Help Center;  
Jennifer Y. Williams

**Order Number:** C-12-0930-12-FO01

**Effective Date:** July 26, 2012

**License Number:** NMLS ID: 976061 – Williams Litigation  
**Or NMLS Identifier [U/L]** NMLS ID: 976029 – Jennifer Williams  
(Revoked, suspended, stayed, application denied or withdrawn)  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:** n/a

**Prohibition/Ban Until:** 7/26/2017

<b>Investigation Costs</b>	\$480	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$3,000	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$0	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$750	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Judgment</b>	\$0	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:		1		

Comments: Default FO. Business is fictitious and was operated by individual. R's owe fine, restitution, and fee totaling \$4,230; and are prohibited from industry for five years.

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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 Mortgage Broker Practices Act of Washington by:

No.: C-12-0930-12-FO01

7 WILLIAMS LITIGATION CENTER, LLC a/k/a  
8 WILLIAMS LAW CENTER a/k/a  
9 NATIONAL MORTGAGE HELP CENTER, and  
10 JENNIFER Y. WILLIAMS,

FINAL ORDER

11 Respondents.

12 I. DIRECTOR'S CONSIDERATION

13 A. Default. This matter has come before the Director of the Department of Financial  
14 Institutions of the State of Washington (Director), through his designee, Consumer Services Division  
15 Director Deborah Bortner (Director's designee), pursuant to RCW 34.05.440(1). On June 26, 2012,  
16 the Director, through the Director's designee, issued a Statement of Charges and Notice of Intention  
17 to Enter an Order to Cease and Desist, Prohibit from Industry, Order Restitution, Impose Fine,  
18 Collect Investigation Fee, and Maintain Records (Statement of Charges) against Williams Litigation  
19 Center, LLC a/k/a Williams Law Center a/k/a National Mortgage Help Center (Respondent WLC)  
20 and Jennifer Y. Williams (Respondent Williams). A copy of the Statement of Charges is attached  
21 and incorporated into this order by this reference. The Statement of Charges was accompanied by a  
22 cover letter dated June 26, 2012, a Notice of Opportunity to Defend and Opportunity for Hearing, and  
23 a blank Application for Adjudicative Hearing for each Respondent (collectively, accompanying  
24 documents).

On June 26, 2012, the Department served Respondents with the Statement of Charges and  
accompanying documents by First-Class mail and Federal Express overnight delivery. On June 27,

1 2012, the documents sent by Federal Express overnight delivery were delivered. The documents sent  
2 by First-Class mail were not returned to the Department by the United States Postal Service.

3 Respondents did not request an adjudicative hearing within twenty calendar days after the  
4 Department served the Notice of Opportunity to Defend and Opportunity for Hearing, as provided for  
5 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 following: Statement of Charges, cover letter dated June 26,  
8 2012, Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for  
9 Adjudicative Hearing for each Respondent, 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

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

15 A. IT IS HEREBY ORDERED, That:

- 16 1. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
17 National Mortgage Help Center and Jennifer Y. Williams cease and desist from  
18 offering loan modification services or otherwise conducting the business of a  
19 mortgage broker or loan originator in the State of Washington.
- 20 2. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
21 National Mortgage Help Center and Jennifer Y. Williams are prohibited from  
22 participation in the conduct of the affairs of any mortgage broker or loan originator  
23 subject to licensure by the Director, in any manner, for a period of five years.
- 24 3. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
National Mortgage Help Center and Jennifer Y. Williams jointly and severally pay  
a fine of \$3,000.

- 1 4. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
2 National Mortgage Help Center and Jennifer Y. Williams jointly and severally pay  
3 restitution totaling \$750 to the consumer identified in paragraph 1.2 of the  
4 Statement of Charges.
- 5 5. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
6 National Mortgage Help Center and Jennifer Y. Williams jointly and severally pay  
7 an investigation fee of \$480.
- 8 6. Respondents Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a  
9 National Mortgage Help Center and Jennifer Y. Williams maintain books and  
10 records in compliance with chapter 19.146, the Mortgage Broker Practices Act  
11 (Act), and provide the Department with the location of the books, records, and  
12 other information relating to their mortgage broker business, and the name,  
13 address, and telephone number of the individual responsible for maintenance of  
14 such records in compliance with the Act.

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

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

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

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

4 E. Non-compliance with Order. If Respondents do not comply with the terms of this  
5 order, the Department may seek its enforcement by the Office of the Attorney General to include the  
6 collection of the fine, restitution, and fee imposed herein. The Department also may assign the  
7 amounts owed to a collection agency for collection.

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

11 DATED this 26<sup>th</sup> day of July, 2012



13 STATE OF WASHINGTON  
14 DEPARTMENT OF FINANCIAL INSTITUTIONS

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17 DEBORAH BORTNER  
18 Director  
19 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  
Mortgage Broker Practices Act of Washington by:  
  
WILLIAMS LITIGATION CENTER, LLC a/k/a  
WILLIAMS LAW CENTER a/k/a  
NATIONAL MORTGAGE HELP CENTER, and  
JENNIFER Y. WILLIAMS,  
  
Respondents.

No. C-12-0930-12-SC01

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

**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). 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. **Respondent Williams Litigation Center, LLC a/k/a Williams Law Center a/k/a National Mortgage Help Center (Respondent WLC)** has never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker. Respondent WLC is a California limited liability company known to do business from 756 South Broadway, Suite 1113, Los Angeles, California.

B. **Respondent Jennifer Y. Williams (Respondent Williams)** is known to be a principal of Respondent WLC. Respondent Williams has never been licensed by the Department to

1 conduct business as a mortgage broker or loan originator. Respondent Williams is an active member  
2 of the State Bar of California, Bar Number 242146. On or about September 9, 2011, the State Bar of  
3 California entered its Stipulation re Facts, Conclusions of Law and Disposition and Order Approving  
4 Actual Suspension, Case Numbers: 10-O-04038, 10-O-04352, 10-O-10700 (California Order). The  
5 California Order, signed by Respondent Williams, stipulated that Respondent Williams: operated  
6 Respondent WLC, collected advanced attorney fees from three consumers in the State of California  
7 for the purpose of providing residential loan modification services, and committed multiple violations  
8 of the Rules of Professional Conduct of the State Bar of California.

9 **1.2 Unlicensed Activity.** On or about September 17, 2010, Consumer C.H. entered into an  
10 agreement with Respondents for residential loan modification services relating to the mortgage  
11 securing Consumer C.H.'s real property located in the State of Washington. Consumer C.H. paid  
12 Respondents an advanced fee of \$750 for these services.

13 **1.3 On-Going Investigation.** The Department's investigation into the alleged violations of the  
14 Act by Respondents continues to date.

## 15 II. GROUNDS FOR ENTRY OF ORDER

16 **2.1 Definition of Mortgage Broker.** Pursuant to RCW 19.146.010(14) and WAC 208-660-006,  
17 "Mortgage broker" means any person who, for compensation or gain, or in the expectation of  
18 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage  
19 loan or (b) holds himself or herself out as being able to assist a person in obtaining or applying to  
20 obtain a residential mortgage loan.

21 **2.2 Definition of Loan Originator.** Pursuant to RCW 19.146.010(11) and WAC 208-660-006,  
22 "Loan originator" means a natural person who for direct or indirect compensation or gain, or in the  
23 expectation of direct or indirect compensation or gain: takes a residential mortgage loan application

1 for a mortgage broker; offers or negotiates terms of a mortgage loan; performs residential mortgage  
2 loan modification services; or holds themselves out to the public as able to perform any of these  
3 activities.

4 **2.3 Definition of Residential Mortgage Loan Modification.** Pursuant to RCW 19.146.010(20)  
5 and WAC 208-660-006, “Residential mortgage loan modification” means a change in one or more of  
6 a residential mortgage loan’s terms or conditions. Changes to a residential mortgage loan’s terms or  
7 conditions include but are not limited to forbearances; repayment plans; changes in interest rates, loan  
8 terms, or loan types; capitalization of arrearages; or principal reductions.

9 **2.4 Definition of Residential Mortgage Loan Modification Services.** Pursuant to RCW  
10 19.146.010(21) and WAC 208-660-006, “Residential mortgage loan modification services” includes  
11 negotiating, attempting to negotiate, arranging, attempting to arrange, or otherwise offering to  
12 perform a residential mortgage loan modification. “Residential mortgage loan modification services”  
13 also includes the collection of data for submission to any entity performing mortgage loan  
14 modification services.

15 **2.5 Requirement to Obtain and Maintain License.** Based on the Factual Allegations set forth  
16 in Section I above, Respondents are in apparent violation of RCW 19.146.200(1) and WAC 208-660-  
17 155 for engaging in the business of a mortgage broker or loan originator without first obtaining and  
18 maintaining a license under the Act.

### 19 III. AUTHORITY TO IMPOSE SANCTIONS

20 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the  
21 Director may issue orders directing a licensee, its employee, loan originator, independent contractor,  
22 agent, or other person subject to the Act to cease and desist from conducting business.



1 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may  
2 issue orders removing from office or prohibiting from participation in the conduct of the affairs of a  
3 licensed mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed  
4 mortgage broker or any person subject to licensing under the Act, for any violation of RCW  
5 19.146.200.

6 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
7 restitution against licensees or other persons subject to the Act for any violation of the Act.

8 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(3), the Director may impose fines  
9 on an employee, loan originator, independent contractor, or agent of the licensee, or other person  
10 subject to the Act, for any violation of RCW 19.146.200.

11 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-  
12 520(9) & (11), and WAC 208-660-550(4)(a), the Department will charge forty-eight dollars per hour  
13 for an examiner's time devoted to an investigation of a licensee or other person subject to the Act.

#### 14 **IV. NOTICE OF INTENTION TO ENTER ORDER**

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

- 19 **4.1** Respondent WLC and Respondent Williams cease and desist from offering loan  
20 modification services or otherwise conducting the business of a mortgage broker or  
21 loan originator in the State of Washington.
- 21 **4.2** Respondent WLC and Respondent Williams be prohibited from participation in the  
22 conduct of the affairs of any mortgage broker or loan originator subject to licensure by  
23 the Director, in any manner, for a period of five years.
- 23 **4.3** Respondent WLC and Respondent Williams jointly and severally pay a fine. As of the  
24 date of this Statement of Charges, the fine totals \$3,000.

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**4.4** Respondent WLC and Respondent Williams jointly and severally pay restitution totaling \$750 to the consumer identified in paragraph 1.2 of this Statement of Charges.

**4.5** Respondent WLC and Respondent Williams jointly and severally pay an investigation fee. As of the date of this Statement of Charges, the investigation fee totals \$480.

**4.6** Respondent WLC and Respondent Williams maintain records in compliance with the Act and provide the Department with the location of the books, records and other information relating to their mortgage broker business, and the name, address and telephone number of the individual responsible for maintenance of such records in compliance with the Act.

1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW  
3 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter  
4 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a  
5 hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR  
6 HEARING accompanying this Statement of Charges.

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8 Dated this 26<sup>th</sup> day of June, 2012



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DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

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KENNETH J. SUGIMOTO  
Financial Legal Examiner

Approved by:

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CHARLES E. CLARK  
Enforcement Chief