

## ORDER SUMMARY – Case Number: C-12-0931

**Name(s):** Lisa M Morgan  
 \_\_\_\_\_  
 \_\_\_\_\_

**Order Number:** C-12-0931-13-FO01  
 \_\_\_\_\_

**Effective Date:** 5/29/2013  
 \_\_\_\_\_

**License Number:** U/L  
**Or NMLS Identifier [U/L]** (Revoked, suspended, stayed, application denied or withdrawn)  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:** 5/29/2018  
 \_\_\_\_\_

**Not Eligible Until:** 5/29/2018  
 \_\_\_\_\_

**Prohibition/Ban Until:** 5 years  
 \_\_\_\_\_

<b>Investigation Costs</b>	\$912	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$39,000	Due	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>	\$19,390.65	Due	Paid <input type="checkbox"/> Y <input checked="" 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:		13		

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



1 Respondent did not request an adjudicative hearing within twenty calendar days after the  
2 Department served the Notice of Opportunity to Defend and Opportunity for Hearing, as provided for  
3 in WAC 208-08-050(2).

4 B. Record Presented. The record presented to the Director's designee for her review and  
5 for entry of a final decision included the following:

6 Statement of Charges, cover letter dated April 30, 2013, Notice of Opportunity to  
7 Defend and Opportunity for Hearing, and blank Application for Adjudicative  
Hearing for Respondent, with documentation for service.

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

## 10 II. FINAL ORDER

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

13 A. IT IS HEREBY ORDERED, That:

- 14 1. Respondent Lisa M. Morgan cease and desist engaging in the business of a  
15 mortgage broker or loan originator.
- 16 2. Respondent Lisa M. Morgan be prohibited from participation, in any manner, in  
17 the conduct of the affairs of any mortgage broker subject to licensure by the  
18 Director for a period of five years.
- 19 3. Respondent Lisa M. Morgan pay restitution totaling \$19,390.65 to the thirteen  
20 consumers identified by the Department in paragraph 1.2 of the Statement of  
21 Charges and its appendix in the amounts set forth therein.
- 22 4. Respondent Lisa M. Morgan pay a fine of \$39,000.
- 23 5. Respondent Lisa M. Morgan pay an investigation fee of \$912.
- 24 6. Respondent Lisa M. Morgan maintain records in compliance with the Act and  
provide the Department with the location of the books, records and other  
information relating to Respondent Lisa M. Morgan's provision of residential  
mortgage loan modification services in Washington, and the name, address and

1 telephone number of the individual responsible for maintenance of such records in  
2 compliance with the Act.

3 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a  
4 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
5 must be filed in the Office of the Director of the Department of Financial Institutions by courier at  
6 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
7 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The  
8 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
9 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

16 D. Judicial Review. Respondent has the right to petition the superior court for judicial  
17 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for  
18 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

19 E. Non-compliance with Order. If Respondent does not comply with the terms of this  
20 order, the Department may seek its enforcement by the Office of the Attorney General to include the  
21 collection of the fine, investigation fee, and restitution imposed herein. The Department also may  
22 assign the amounts owed to a collection agency for collection.

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

4 DATED this 29<sup>th</sup> day of May, 2013

5  
6 STATE OF WASHINGTON  
7 DEPARTMENT OF FINANCIAL INSTITUTIONS

8 /s/ \_\_\_\_\_  
9 DEBORAH BORTNER  
10 Director  
11 Division of Consumer Services  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23

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

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

5 INTEGRITY MORTGAGE AND CREDIT  
SOLUTIONS, INC.,  
6 LISA M. MORGAN, Principal, and  
MATT E. MOSKOS, Principal.

7 Respondents.

No. C-12-0931-13-SC01

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

8 INTRODUCTION

9 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial  
10 Institutions of the State of Washington (Director) is responsible for the administration of chapter  
11 19.146 RCW, the Mortgage Broker Practices (Act). After having conducted an investigation pursuant  
12 to RCW 19.146.235, and based upon the facts available as of the date of this Statement of Charges, the  
13 Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes  
14 this proceeding and finds as follows:

15 I. FACTUAL ALLEGATIONS

16 1.1 Respondents.

17 A. Integrity Mortgage and Credit Solutions, Inc. (Respondent Integrity) has never been  
18 licensed by the Department of Financial Institutions of the State of Washington (Department) to  
19 conduct business as a mortgage broker or loan originator.

20 B. Lisa M. Morgan (Respondent Morgan) is a principal of Respondent Integrity. During  
21 the relevant time period, Respondent Morgan was not licensed by the Department to conduct business  
22 as a mortgage broker or loan originator.



1 person ““assists a person in obtaining or applying to obtain a residential mortgage loan’ by, among  
2 other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan packages....”

3 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), “loan originator” means a  
4 natural person who for direct or indirect compensation or gain, or in the expectation of direct or  
5 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;  
6 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to perform  
7 any of these activities.

8 **2.3 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents  
9 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive practice  
10 toward any person and obtaining property by fraud or misrepresentation.

11 **2.4 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual  
12 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
13 for engaging in the business of a mortgage broker for Washington residents or property without first  
14 obtaining a license to do so.

15 **2.5 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual  
16 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
17 for engaging in the business of a loan originator without first obtaining and maintaining a license.

18 **2.6 Requirement to Maintain Accurate and Current Books and Records.** Pursuant to RCW  
19 19.146.060 and WAC 208-660-450, Respondents are required to keep all books and records in a  
20 location that is on file with and readily available to the Department until at least twenty-five months  
21 have elapsed following the effective period to which the books and records relate.

22 \\  
23 \\  
24 \\  
25 \\  
26 \\  
27 \\  
28 \\  
29 \\  
30 \\  
31 \\  
32 \\  
33 \\  
34 \\  
35 \\  
36 \\  
37 \\  
38 \\  
39 \\  
40 \\  
41 \\  
42 \\  
43 \\  
44 \\  
45 \\  
46 \\  
47 \\  
48 \\  
49 \\  
50 \\  
51 \\  
52 \\  
53 \\  
54 \\  
55 \\  
56 \\  
57 \\  
58 \\  
59 \\  
60 \\  
61 \\  
62 \\  
63 \\  
64 \\  
65 \\  
66 \\  
67 \\  
68 \\  
69 \\  
70 \\  
71 \\  
72 \\  
73 \\  
74 \\  
75 \\  
76 \\  
77 \\  
78 \\  
79 \\  
80 \\  
81 \\  
82 \\  
83 \\  
84 \\  
85 \\  
86 \\  
87 \\  
88 \\  
89 \\  
90 \\  
91 \\  
92 \\  
93 \\  
94 \\  
95 \\  
96 \\  
97 \\  
98 \\  
99 \\  
100 \\  
101 \\  
102 \\  
103 \\  
104 \\  
105 \\  
106 \\  
107 \\  
108 \\  
109 \\  
110 \\  
111 \\  
112 \\  
113 \\  
114 \\  
115 \\  
116 \\  
117 \\  
118 \\  
119 \\  
120 \\  
121 \\  
122 \\  
123 \\  
124 \\  
125 \\  
126 \\  
127 \\  
128 \\  
129 \\  
130 \\  
131 \\  
132 \\  
133 \\  
134 \\  
135 \\  
136 \\  
137 \\  
138 \\  
139 \\  
140 \\  
141 \\  
142 \\  
143 \\  
144 \\  
145 \\  
146 \\  
147 \\  
148 \\  
149 \\  
150 \\  
151 \\  
152 \\  
153 \\  
154 \\  
155 \\  
156 \\  
157 \\  
158 \\  
159 \\  
160 \\  
161 \\  
162 \\  
163 \\  
164 \\  
165 \\  
166 \\  
167 \\  
168 \\  
169 \\  
170 \\  
171 \\  
172 \\  
173 \\  
174 \\  
175 \\  
176 \\  
177 \\  
178 \\  
179 \\  
180 \\  
181 \\  
182 \\  
183 \\  
184 \\  
185 \\  
186 \\  
187 \\  
188 \\  
189 \\  
190 \\  
191 \\  
192 \\  
193 \\  
194 \\  
195 \\  
196 \\  
197 \\  
198 \\  
199 \\  
200 \\  
201 \\  
202 \\  
203 \\  
204 \\  
205 \\  
206 \\  
207 \\  
208 \\  
209 \\  
210 \\  
211 \\  
212 \\  
213 \\  
214 \\  
215 \\  
216 \\  
217 \\  
218 \\  
219 \\  
220 \\  
221 \\  
222 \\  
223 \\  
224 \\  
225 \\  
226 \\  
227 \\  
228 \\  
229 \\  
230 \\  
231 \\  
232 \\  
233 \\  
234 \\  
235 \\  
236 \\  
237 \\  
238 \\  
239 \\  
240 \\  
241 \\  
242 \\  
243 \\  
244 \\  
245 \\  
246 \\  
247 \\  
248 \\  
249 \\  
250 \\  
251 \\  
252 \\  
253 \\  
254 \\  
255 \\  
256 \\  
257 \\  
258 \\  
259 \\  
260 \\  
261 \\  
262 \\  
263 \\  
264 \\  
265 \\  
266 \\  
267 \\  
268 \\  
269 \\  
270 \\  
271 \\  
272 \\  
273 \\  
274 \\  
275 \\  
276 \\  
277 \\  
278 \\  
279 \\  
280 \\  
281 \\  
282 \\  
283 \\  
284 \\  
285 \\  
286 \\  
287 \\  
288 \\  
289 \\  
290 \\  
291 \\  
292 \\  
293 \\  
294 \\  
295 \\  
296 \\  
297 \\  
298 \\  
299 \\  
300 \\  
301 \\  
302 \\  
303 \\  
304 \\  
305 \\  
306 \\  
307 \\  
308 \\  
309 \\  
310 \\  
311 \\  
312 \\  
313 \\  
314 \\  
315 \\  
316 \\  
317 \\  
318 \\  
319 \\  
320 \\  
321 \\  
322 \\  
323 \\  
324 \\  
325 \\  
326 \\  
327 \\  
328 \\  
329 \\  
330 \\  
331 \\  
332 \\  
333 \\  
334 \\  
335 \\  
336 \\  
337 \\  
338 \\  
339 \\  
340 \\  
341 \\  
342 \\  
343 \\  
344 \\  
345 \\  
346 \\  
347 \\  
348 \\  
349 \\  
350 \\  
351 \\  
352 \\  
353 \\  
354 \\  
355 \\  
356 \\  
357 \\  
358 \\  
359 \\  
360 \\  
361 \\  
362 \\  
363 \\  
364 \\  
365 \\  
366 \\  
367 \\  
368 \\  
369 \\  
370 \\  
371 \\  
372 \\  
373 \\  
374 \\  
375 \\  
376 \\  
377 \\  
378 \\  
379 \\  
380 \\  
381 \\  
382 \\  
383 \\  
384 \\  
385 \\  
386 \\  
387 \\  
388 \\  
389 \\  
390 \\  
391 \\  
392 \\  
393 \\  
394 \\  
395 \\  
396 \\  
397 \\  
398 \\  
399 \\  
400 \\  
401 \\  
402 \\  
403 \\  
404 \\  
405 \\  
406 \\  
407 \\  
408 \\  
409 \\  
410 \\  
411 \\  
412 \\  
413 \\  
414 \\  
415 \\  
416 \\  
417 \\  
418 \\  
419 \\  
420 \\  
421 \\  
422 \\  
423 \\  
424 \\  
425 \\  
426 \\  
427 \\  
428 \\  
429 \\  
430 \\  
431 \\  
432 \\  
433 \\  
434 \\  
435 \\  
436 \\  
437 \\  
438 \\  
439 \\  
440 \\  
441 \\  
442 \\  
443 \\  
444 \\  
445 \\  
446 \\  
447 \\  
448 \\  
449 \\  
450 \\  
451 \\  
452 \\  
453 \\  
454 \\  
455 \\  
456 \\  
457 \\  
458 \\  
459 \\  
460 \\  
461 \\  
462 \\  
463 \\  
464 \\  
465 \\  
466 \\  
467 \\  
468 \\  
469 \\  
470 \\  
471 \\  
472 \\  
473 \\  
474 \\  
475 \\  
476 \\  
477 \\  
478 \\  
479 \\  
480 \\  
481 \\  
482 \\  
483 \\  
484 \\  
485 \\  
486 \\  
487 \\  
488 \\  
489 \\  
490 \\  
491 \\  
492 \\  
493 \\  
494 \\  
495 \\  
496 \\  
497 \\  
498 \\  
499 \\  
500 \\  
501 \\  
502 \\  
503 \\  
504 \\  
505 \\  
506 \\  
507 \\  
508 \\  
509 \\  
510 \\  
511 \\  
512 \\  
513 \\  
514 \\  
515 \\  
516 \\  
517 \\  
518 \\  
519 \\  
520 \\  
521 \\  
522 \\  
523 \\  
524 \\  
525 \\  
526 \\  
527 \\  
528 \\  
529 \\  
530 \\  
531 \\  
532 \\  
533 \\  
534 \\  
535 \\  
536 \\  
537 \\  
538 \\  
539 \\  
540 \\  
541 \\  
542 \\  
543 \\  
544 \\  
545 \\  
546 \\  
547 \\  
548 \\  
549 \\  
550 \\  
551 \\  
552 \\  
553 \\  
554 \\  
555 \\  
556 \\  
557 \\  
558 \\  
559 \\  
560 \\  
561 \\  
562 \\  
563 \\  
564 \\  
565 \\  
566 \\  
567 \\  
568 \\  
569 \\  
570 \\  
571 \\  
572 \\  
573 \\  
574 \\  
575 \\  
576 \\  
577 \\  
578 \\  
579 \\  
580 \\  
581 \\  
582 \\  
583 \\  
584 \\  
585 \\  
586 \\  
587 \\  
588 \\  
589 \\  
590 \\  
591 \\  
592 \\  
593 \\  
594 \\  
595 \\  
596 \\  
597 \\  
598 \\  
599 \\  
600 \\  
601 \\  
602 \\  
603 \\  
604 \\  
605 \\  
606 \\  
607 \\  
608 \\  
609 \\  
610 \\  
611 \\  
612 \\  
613 \\  
614 \\  
615 \\  
616 \\  
617 \\  
618 \\  
619 \\  
620 \\  
621 \\  
622 \\  
623 \\  
624 \\  
625 \\  
626 \\  
627 \\  
628 \\  
629 \\  
630 \\  
631 \\  
632 \\  
633 \\  
634 \\  
635 \\  
636 \\  
637 \\  
638 \\  
639 \\  
640 \\  
641 \\  
642 \\  
643 \\  
644 \\  
645 \\  
646 \\  
647 \\  
648 \\  
649 \\  
650 \\  
651 \\  
652 \\  
653 \\  
654 \\  
655 \\  
656 \\  
657 \\  
658 \\  
659 \\  
660 \\  
661 \\  
662 \\  
663 \\  
664 \\  
665 \\  
666 \\  
667 \\  
668 \\  
669 \\  
670 \\  
671 \\  
672 \\  
673 \\  
674 \\  
675 \\  
676 \\  
677 \\  
678 \\  
679 \\  
680 \\  
681 \\  
682 \\  
683 \\  
684 \\  
685 \\  
686 \\  
687 \\  
688 \\  
689 \\  
690 \\  
691 \\  
692 \\  
693 \\  
694 \\  
695 \\  
696 \\  
697 \\  
698 \\  
699 \\  
700 \\  
701 \\  
702 \\  
703 \\  
704 \\  
705 \\  
706 \\  
707 \\  
708 \\  
709 \\  
710 \\  
711 \\  
712 \\  
713 \\  
714 \\  
715 \\  
716 \\  
717 \\  
718 \\  
719 \\  
720 \\  
721 \\  
722 \\  
723 \\  
724 \\  
725 \\  
726 \\  
727 \\  
728 \\  
729 \\  
730 \\  
731 \\  
732 \\  
733 \\  
734 \\  
735 \\  
736 \\  
737 \\  
738 \\  
739 \\  
740 \\  
741 \\  
742 \\  
743 \\  
744 \\  
745 \\  
746 \\  
747 \\  
748 \\  
749 \\  
750 \\  
751 \\  
752 \\  
753 \\  
754 \\  
755 \\  
756 \\  
757 \\  
758 \\  
759 \\  
760 \\  
761 \\  
762 \\  
763 \\  
764 \\  
765 \\  
766 \\  
767 \\  
768 \\  
769 \\  
770 \\  
771 \\  
772 \\  
773 \\  
774 \\  
775 \\  
776 \\  
777 \\  
778 \\  
779 \\  
780 \\  
781 \\  
782 \\  
783 \\  
784 \\  
785 \\  
786 \\  
787 \\  
788 \\  
789 \\  
790 \\  
791 \\  
792 \\  
793 \\  
794 \\  
795 \\  
796 \\  
797 \\  
798 \\  
799 \\  
800 \\  
801 \\  
802 \\  
803 \\  
804 \\  
805 \\  
806 \\  
807 \\  
808 \\  
809 \\  
810 \\  
811 \\  
812 \\  
813 \\  
814 \\  
815 \\  
816 \\  
817 \\  
818 \\  
819 \\  
820 \\  
821 \\  
822 \\  
823 \\  
824 \\  
825 \\  
826 \\  
827 \\  
828 \\  
829 \\  
830 \\  
831 \\  
832 \\  
833 \\  
834 \\  
835 \\  
836 \\  
837 \\  
838 \\  
839 \\  
840 \\  
841 \\  
842 \\  
843 \\  
844 \\  
845 \\  
846 \\  
847 \\  
848 \\  
849 \\  
850 \\  
851 \\  
852 \\  
853 \\  
854 \\  
855 \\  
856 \\  
857 \\  
858 \\  
859 \\  
860 \\  
861 \\  
862 \\  
863 \\  
864 \\  
865 \\  
866 \\  
867 \\  
868 \\  
869 \\  
870 \\  
871 \\  
872 \\  
873 \\  
874 \\  
875 \\  
876 \\  
877 \\  
878 \\  
879 \\  
880 \\  
881 \\  
882 \\  
883 \\  
884 \\  
885 \\  
886 \\  
887 \\  
888 \\  
889 \\  
890 \\  
891 \\  
892 \\  
893 \\  
894 \\  
895 \\  
896 \\  
897 \\  
898 \\  
899 \\  
900 \\  
901 \\  
902 \\  
903 \\  
904 \\  
905 \\  
906 \\  
907 \\  
908 \\  
909 \\  
910 \\  
911 \\  
912 \\  
913 \\  
914 \\  
915 \\  
916 \\  
917 \\  
918 \\  
919 \\  
920 \\  
921 \\  
922 \\  
923 \\  
924 \\  
925 \\  
926 \\  
927 \\  
928 \\  
929 \\  
930 \\  
931 \\  
932 \\  
933 \\  
934 \\  
935 \\  
936 \\  
937 \\  
938 \\  
939 \\  
940 \\  
941 \\  
942 \\  
943 \\  
944 \\  
945 \\  
946 \\  
947 \\  
948 \\  
949 \\  
950 \\  
951 \\  
952 \\  
953 \\  
954 \\  
955 \\  
956 \\  
957 \\  
958 \\  
959 \\  
960 \\  
961 \\  
962 \\  
963 \\  
964 \\  
965 \\  
966 \\  
967 \\  
968 \\  
969 \\  
970 \\  
971 \\  
972 \\  
973 \\  
974 \\  
975 \\  
976 \\  
977 \\  
978 \\  
979 \\  
980 \\  
981 \\  
982 \\  
983 \\  
984 \\  
985 \\  
986 \\  
987 \\  
988 \\  
989 \\  
990 \\  
991 \\  
992 \\  
993 \\  
994 \\  
995 \\  
996 \\  
997 \\  
998 \\  
999 \\  
1000 \\  
1001 \\  
1002 \\  
1003 \\  
1004 \\  
1005 \\  
1006 \\  
1007 \\  
1008 \\  
1009 \\  
1010 \\  
1011 \\  
1012 \\  
1013 \\  
1014 \\  
1015 \\  
1016 \\  
1017 \\  
1018 \\  
1019 \\  
1020 \\  
1021 \\  
1022 \\  
1023 \\  
1024 \\  
1025 \\  
1026 \\  
1027 \\  
1028 \\  
1029 \\  
1030 \\  
1031 \\  
1032 \\  
1033 \\  
1034 \\  
1035 \\  
1036 \\  
1037 \\  
1038 \\  
1039 \\  
1040 \\  
1041 \\  
1042 \\  
1043 \\  
1044 \\  
1045 \\  
1046 \\  
1047 \\  
1048 \\  
1049 \\  
1050 \\  
1051 \\  
1052 \\  
1053 \\  
1054 \\  
1055 \\  
1056 \\  
1057 \\  
1058 \\  
1059 \\  
1060 \\  
1061 \\  
1062 \\  
1063 \\  
1064 \\  
1065 \\  
1066 \\  
1067 \\  
1068 \\  
1069 \\  
1070 \\  
1071 \\  
1072 \\  
1073 \\  
1074 \\  
1075 \\  
1076 \\  
1077 \\  
1078 \\  
1079 \\  
1080 \\  
1081 \\  
1082 \\  
1083 \\  
1084 \\  
1085 \\  
1086 \\  
1087 \\  
1088 \\  
1089 \\  
1090 \\  
1091 \\  
1092 \\  
1093 \\  
1094 \\  
1095 \\  
1096 \\  
1097 \\  
1098 \\  
1099 \\  
1100 \\  
1101 \\  
1102 \\  
1103 \\  
1104 \\  
1105 \\  
1106 \\  
1107 \\  
1108 \\  
1109 \\  
1110 \\  
1111 \\  
1112 \\  
1113 \\  
1114 \\  
1115 \\  
1116 \\  
1117 \\  
1118 \\  
1119 \\  
1120 \\  
1121 \\  
1122 \\  
1123 \\  
1124 \\  
1125 \\  
1126 \\  
1127 \\  
1128 \\  
1129 \\  
1130 \\  
1131 \\  
1132 \\  
1133 \\  
1134 \\  
1135 \\  
1136 \\  
1137 \\  
1138 \\  
1139 \\  
1140 \\  
1141 \\  
1142 \\  
1143 \\  
1144 \\  
1145 \\  
1146 \\  
1147 \\  
1148 \\  
1149 \\  
1150 \\  
1151 \\  
1152 \\  
1153 \\  
1154 \\  
1155 \\  
1156 \\  
1157 \\  
1158 \\  
1159 \\  
1160 \\  
1161 \\  
1162 \\  
1163 \\  
1164 \\  
1165 \\  
1166 \\  
1167 \\  
1168 \\  
1169 \\  
1170 \\  
1171 \\  
1172 \\  
1173 \\  
1174 \\  
1175 \\  
1176 \\  
1177 \\  
1178 \\  
1179 \\  
1180 \\  
1181 \\  
1182 \\  
1183 \\  
1184 \\  
1185 \\  
1186 \\  
1187 \\  
1188 \\  
1189 \\  
1190 \\  
1191 \\  
1192 \\  
1193 \\  
1194 \\  
1195 \\  
1196 \\  
1197 \\  
1198 \\  
1199 \\  
1200 \\  
1201 \\  
1202 \\  
1203 \\  
1204 \\  
1205 \\  
1206 \\  
1207 \\  
1208 \\  
1209 \\  
1210 \\  
1211 \\  
1212 \\  
1213 \\  
1214 \\  
1215 \\  
1216 \\  
1217 \\  
1218 \\  
1219 \\  
1220 \\  
1221 \\  
1222 \\  
1223 \\  
1224 \\  
1225 \\  
1226 \\  
1227 \\  
1228 \\  
1229 \\  
1230 \\  
1231 \\  
1232 \\  
1233 \\  
1234 \\  
1235 \\  
1236 \\  
1237 \\  
1238 \\  
1239 \\  
1240 \\  
1241 \\  
1242 \\  
1243 \\  
1244 \\  
1245 \\  
1246 \\  
1247 \\  
1248 \\  
1249 \\  
1250 \\  
1251 \\  
1252 \\  
1253 \\  
1254 \\  
1255 \\  
1256 \\  
1257 \\  
1258 \\  
1259 \\  
1260 \\  
1261 \\  
1262 \\  
1263 \\  
1264 \\  
1265 \\  
1266 \\  
1267 \\  
1268 \\  
1269 \\  
1270 \\  
1271 \\  
1272 \\  
1273 \\  
1274 \\  
1275 \\  
1276 \\  
1277 \\  
1278 \\  
1279 \\  
1280 \\  
1281 \\  
1282 \\  
1283 \\  
1284 \\  
1285 \\  
1286 \\  
1287 \\  
1288 \\  
1289 \\  
1290 \\  
1291 \\  
1292 \\  
1293 \\  
1294 \\  
1295 \\  
1296 \\  
1297 \\  
1298 \\  
1299 \\  
1300 \\  
1301 \\  
1302 \\  
1303 \\  
1304 \\  
1305 \\  
1306 \\  
1307 \\  
1308 \\  
1309 \\  
1310 \\  
1311 \\  
1312 \\  
1313 \\  
1314 \\  
1315 \\  
1316 \\  
1317 \\  
1318 \\  
1319 \\  
1320 \\  
1321 \\  
1322 \\  
1323 \\  
1324 \\  
1325 \\  
1326 \\  
1327 \\  
1328 \\  
1329 \\  
1330 \\  
1331 \\  
1332 \\  
1333 \\  
1334 \\  
1335 \\  
1336 \\  
1337 \\  
1338 \\  
1339 \\  
1340 \\  
1341 \\  
1342 \\  
1343 \\  
1344 \\  
1345 \\  
1346 \\  
1347 \\  
1348 \\  
1349 \\  
1350 \\  
1351 \\  
1352 \\  
1353 \\  
1354 \\  
1355 \\  
1356 \\  
1357 \\  
1358 \\  
1359 \\  
1360 \\  
1361 \\  
1362 \\  
1363 \\  
1364 \\  
1365 \\  
1366 \\  
1367 \\  
1368 \\  
1369 \\  
1370 \\  
1371 \\  
1372 \\  
1373 \\  
1374 \\  
1375 \\  
1376 \\  
1377 \\  
1378 \\  
1379 \\  
1380 \\  
1381 \\  
1382 \\  
1383 \\  
1384 \\  
1385 \\  
1386 \\  
1387 \\  
1388 \\  
1389 \\  
1390 \\  
1391 \\  
1392 \\  
1393 \\  
1394 \\  
1395 \\  
1396 \\  
1397 \\  
1398 \\  
1399 \\  
1400 \\  
1401 \\  
1402 \\  
1403 \\  
1404 \\  
1405 \\  
1406 \\  
1407 \\  
1408 \\  
1409 \\  
1410 \\  
1411 \\  
1412 \\  
1413 \\  
1414 \\  
1415 \\  
1416 \\  
1417 \\  
1418 \\  
1419 \\  
1420 \\  
1421 \\  
1422 \\  
1423 \\  
1424 \\  
1425 \\  
1426 \\  
1427 \\  
1428 \\  
1429 \\  
1430 \\  
1431 \\  
1432 \\  
1433 \\  
1434 \\  
1435 \\  
1436 \\  
1437 \\  
1438 \\  
1439 \\  
1440 \\  
1441 \\  
1442 \\  
1443 \\  
1444 \\  
1445 \\  
1446 \\  
1447 \\  
1448 \\  
1449 \\  
1450 \\  
1451 \\  
1452 \\  
1453 \\  
1454 \\  
1455 \\  
1456 \\  
1457 \\  
1458 \\  
1459 \\  
1460 \\  
1461 \\  
1462 \\  
1463 \\  
1464 \\  
1465 \\  
1466 \\  
1467 \\  
1468 \\  
1469 \\  
1470 \\  
1471 \\  
1472 \\  
1473 \\  
1474 \\  
1475 \\  
1476 \\  
1477 \\  
1478 \\  
1479 \\  
1480 \\  
1481 \\  
1482 \\  
1483 \\  
1484 \\  
1485 \\  
1486 \\  
1487 \\  
1488 \\  
1489 \\  
1490 \\  
1491 \\  
1492 \\  
1493 \\  
1494 \\  
1495 \\  
1496 \\  
1497 \\  
1498 \\  
1499 \\  
1500 \\  
1501 \\  
1502 \\  
1503 \\  
1504 \\  
1505 \\  
1506 \\  
1507 \\  
1508 \\  
1509 \\  
1510 \\  
1511 \\  
1512 \\  
1513 \\  
1514 \\  
1515 \\  
1516 \\  
1517 \\  
1518 \\  
1519 \\  
1520 \\  
1521 \\  
1522 \\  
1523 \\  
1524 \\  
1525 \\  
1526 \\  
1527 \\  
1528 \\  
1529 \\  
1530 \\  
1531 \\  
1532 \\  
1533 \\  
1534 \\  
1535 \\  
1536 \\  
1537 \\  
1538 \\  
1539 \\  
1540 \\  
1541 \\  
1542 \\  
1543 \\  
1544 \\  
1545 \\  
1546 \\  
1547 \\  
1548 \\  
1549 \\  
1550 \\  
1551 \\  
1552 \\  
1553 \\  
1554 \\  
1555 \\  
1556 \\  
1557 \\  
1558 \\  
1559 \\  
1560 \\  
1561 \\  
1562 \\  
1563 \\  
1564 \\  
1565 \\  
1566 \\  
1567 \\  
1568 \\  
1569 \\  
1570 \\  
1571 \\  
1572 \\  
1573 \\  
1574 \\  
1575 \\  
1576 \\  
1577 \\  
1578 \\  
1579 \\  
1580 \\  
1581 \\  
1582 \\  
1583 \\  
1584 \\  
1585 \\  
1586 \\  
1587 \\  
1588 \\  
1589 \\  
1590 \\  
1591 \\  
1592 \\  
1593 \\  
1594 \\  
1595 \\  
1596 \\  
1597 \\  
1598 \\  
1599 \\  
1600 \\  
1601 \\  
1602 \\  
1603 \\  
1604 \\  
1605 \\  
1606 \\  
1607 \\



1 **III. AUTHORITY TO IMPOSE SANCTIONS**

2 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the  
3 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
4 business.

5 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may  
6 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker  
7 any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9) or  
8 (13), or RCW 19.146.200.

9 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
10 restitution against any person subject to the Act for any violation of the Act.

11 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
12 against any person subject to the Act for any violation of the Act.

13 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), and WAC 208-  
14 660-550(4)(a), the Department will charge forty-eight dollars per hour for an examiner’s time devoted  
15 to an investigation of any person subject to the Act.

16 **IV. NOTICE OF INTENT TO ENTER ORDER**

17 Respondents’ violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as  
18 set forth above constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221,  
19 and RCW 19.146.223. Therefore, it is the Director’s intent to ORDER that:

20 **4.1** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
21 Moskos cease and desist engaging in the business of a mortgage broker or loan originator.

22 **4.2** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
23 Moskos be prohibited from participation, in any manner, in the conduct of the affairs of any  
mortgage broker subject to licensure by the Director for a period of five years.

24 **4.3** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
Moskos jointly and severally pay restitution to the consumers identified by the Department in

1 paragraph 1.2 in the amount set forth therein, and that Respondents Integrity Mortgage and  
2 Credit Solutions, Inc., Lisa M. Morgan, and Matt E. Moskos jointly and severally pay  
3 restitution to each Washington consumer with whom they entered into a contract for residential  
4 mortgage loan modification services related to real property or consumers located in the state  
5 of Washington equal to the amount collected from that Washington consumer for those  
6 services in an amount to be determined at hearing.

7 **4.4** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
8 Moskos jointly and severally pay a fine, which as of the date of this Statement of Charges  
9 totals \$39,000.

10 **4.5** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
11 Moskos jointly and severally pay an investigation fee, which as of the date of this Statement of  
12 Charges totals \$912.

13 **4.6** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
14 Moskos maintain records in compliance with the Act and provide the Department with the  
15 location of the books, records and other information relating to Respondents Integrity  
16 Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E. Moskos's provision of  
17 residential mortgage loan modification services in Washington, and the name, address and  
18 telephone number of the individual responsible for maintenance of such records in compliance  
19 with the Act.

## 20 **V. AUTHORITY AND PROCEDURE**

21 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW  
22 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05  
23 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as  
24 set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
accompanying this Statement of Charges.

Dated this 25<sup>th</sup> day of March, 2013.

/s/ \_\_\_\_\_  
DEBORAH BORTNER  
Director, Division of Consumer Services  
Department of Financial Institutions

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

Presented by:

/s/  
KENNETH J. SUGIMOTO  
Financial Legal Examiner

Approved by:

/s/  
CHARLES E. CLARK  
Enforcement Chief

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

**APPENDIX – RESTITUTION**

<b>Borrower</b>	<b>Amount</b>
█	\$ 1,525.00
█	\$ 1,125.00
█	\$ 1,800.00
█	\$ 600.00
█	\$ 600.00
█	\$ 2,250.00
█	\$ 135.06
█	\$ 1,260.44
█	\$ 2,250.00
█	\$ 1,800.00
█	\$ 1,800.00
█	\$ 1,445.15
█	\$ 2,800.00
	<hr/>
<b>Total:</b>	<b>\$ 19,390.65</b>