

TERMS COMPLETED

ORDER SUMMARY – Case Number: C-12-1102

Name(s): Jason Edward Caros

Order Number: C-12-1102-13-CO01

Effective Date: January 11, 2013

License Number: NMLS#97096
Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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: Respondent's license application may continue to be processed

Not Apply Until: n/a

Not Eligible Until: n/a

Prohibition/Ban Until: n/a

Investigation Costs	\$793.62	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 1/10/13
Fine	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Judgment	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

Comments: Respondent paid investigation costs and Licensing may proceed with processing the LO application

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 his 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 his signature below, withdraws his appeal to the Office of
7 Administrative Hearings.

8 C. **Investigation Fee.** It is AGREED that Respondent shall pay to the Department an
9 investigation fee of \$793.62, in the form of a cashier's check made payable to the "Washington State
10 Treasurer," upon entry of this Consent Order.

11 D. **Non-Compliance with Order.** It is AGREED that Respondent understands that failure to
12 abide by the terms and conditions of this Consent Order may result in further legal action by the
13 Director. In the event of such legal action, Respondent may be responsible to reimburse the Director
14 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

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

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

19 **RESPONDENT:**

20
21 /s/ _____
Jason E. Caros

21 1/4/13 _____
Date

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THIS ORDER ENTERED THIS 11th DAY OF JANUARY, 2013

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

Presented by:

/s/
DEVON P. PHELPS
Financial Legal Examiner

Approved by:

/s/
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
Mortgage Loan Originator License Application
under the Consumer Loan Act of Washington by:

JASON EDWARD CAROS,

Respondent.

No.: C-12-1102-12-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER AN
ORDER TO DENY LICENSE
APPLICATION AND PROHIBIT FROM
INDUSTRY

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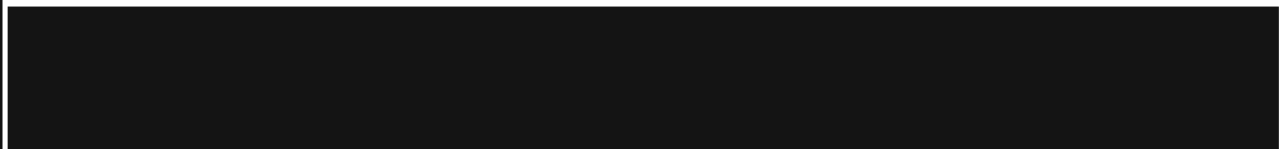
INTRODUCTION

Pursuant to RCW 31.04.165 and RCW 31.04.168, the Director of the Department of Financial
9 Institutions of the State of Washington (Director) is responsible for the administration of chapter
10 31.04 RCW, the Consumer Loan Act (Act). After having conducted an investigation pursuant to
11 RCW 31.04.055 and 31.04.145, and based upon the facts available as of the date of this Statement of
12 Charges, the Director, through his designee, Division of Consumer Services Director Deborah
13 Bortner, institutes this proceeding and finds as follows:

14

I. FACTUAL ALLEGATIONS

15 **1.1 Jason Edward Caros** (Respondent) submitted an application to the Department of Financial
16 Institutions of the State of Washington (Department) for a mortgage loan originator license under
17 Universal American Mortgage Company, LLC d/b/a Eagle Funding and Eagle Home Mortgages, a
18 consumer loan company licensed under the Act. The license application was received by the
19 Department, through the Nationwide Mortgage Licensing System and Registry, on or about October
20 1, 2012.



1 **1.3 Responses to Application Questions.**

2 **a. Original Application.** [REDACTED]

3 [REDACTED]

4 [REDACTED]

5 [REDACTED]

6 [REDACTED]

7 [REDACTED]

8 Respondent attested on November 15, 2006, that his application was true and complete to the best of

9 his knowledge. Respondent also acknowledged that providing false or misleading answers could

10 subject him to administrative, civil or criminal penalties.

11 **b. Application filed October 1, 2012.** [REDACTED]

12 [REDACTED]

13 [REDACTED]

14 [REDACTED]

15 [REDACTED]

16 [REDACTED]

17 [REDACTED]

18 [REDACTED]

19 Respondent was obligated by statute to answer questions on the Form MU4 truthfully and to provide

20 the Department with complete details of all events or proceedings. Respondent attested, under

21 penalty of perjury, to the accuracy and completeness of the Form MU4.

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1 **1.4 Character and General Fitness.** Respondent has not demonstrated character and general
2 fitness as evidenced by the fact that Respondent [REDACTED]
3 made a false statement on his application.

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

5 **2.1** [REDACTED]

6 [REDACTED]
7 [REDACTED]
8 [REDACTED]
9 **2.2 Requirement to Demonstrate Character and General Fitness.** Based on the Factual
10 Allegations set forth in Section I above, Respondent fails to meet the requirements of RCW
11 31.04.247(1)(e) and WAC 208-620-710(4)(a) by failing to demonstrate character and general fitness
12 such as to command the confidence of the community and to warrant a belief that the business will be
13 operated honestly, fairly, and efficiently within the purposes of the Act.

14 **2.3 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above,
15 Respondent is in apparent violation of RCW 31.04.241(2) and WAC 208-620-550(5) for not
16 furnishing information pertaining to personal history and experience in a form prescribed by the
17 Nationwide Mortgage Licensing System and Registry.

18 **2.4 Requirement to Provide Information on License Application.** Based on the Factual
19 Allegations set forth in Section I above, Respondent fails to meet the requirements of RCW
20 31.04.234 and RCW 31.04.241(2) by failing to provide an accurate license application in the form
21 prescribed by the Director.

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1 **III. AUTHORITY TO IMPOSE SANCTIONS**

2 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW
3 31.04.247(2), the Director may deny licenses to applicants. Pursuant to RCW 31.04.247(2), the
4 Director shall not issue a license if the conditions of RCW 31.04.247(1) have not been met by the
5 applicant, and shall notify the applicant of the denial.

6 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 31.04.093(6), the Director may
7 issue orders prohibiting from participation in the conduct of the affairs of any licensee, any employee,
8 loan originator, or any other person subject to this chapter for false statements or omission of material
9 information from an application for a license that, if known, would have allowed the director to deny
10 the original application for a license.

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

12 Respondent’s violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,
13 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
14 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.055, RCW 31.04.093, RCW
15 31.04.165, RCW 31.04.168, and RCW 31.04.247. Therefore, it is the Director’s intention to ORDER
16 that:

- 17 **4.1** Respondent Jason Edward Caros’s application for a mortgage loan originator license
18 be denied.
- 19 **4.2** Respondent Jason Edward Caros be prohibited from participation in the conduct of the
20 affairs of any licensee under 31.04 RCW, in any manner, for three years.

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1 **V. AUTHORITY AND PROCEDURE**

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

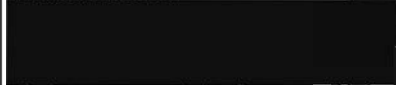
8
9 Dated this 29th day of November, 2012



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



15 Presented by:



16 DEVON P. PHELPS
17 Financial Legal Examiner

18 Approved by:



19 STEVEN C. SHERMAN
20 Financial Legal Examiner Supervisor