

ORDER SUMMARY – Case Number: C-13-1172

Name(s): The Escrow Group LLC; Jacklynn Ludwick; Daren Douglas Hamilton; Robert Garth Ludwick

Order Number: C-13-1172-13-FO01

Effective Date: March 14, 2013

License Number: 540-EA-18560

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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: Permanent Cease and Desist

Not Apply Until: Permanent Cease and Desist

Not Eligible Until: Permanent Cease and Desist

Prohibition/Ban Until: Permanent Cease and Desist

Investigation Costs	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
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:

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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
Escrow Agent Registration Act of Washington by:

No. C-13-1172-13-FO01

THE ESCROW GROUP, LLC,
JACKLYNN LUDWICK, Member and Escrow
Officer;
ROBERT GARTH LUDWICK, Designated
Escrow Officer,
DAREN DOUGLAS HAMILTON, Member and
Escrow Officer;

FINAL ORDER TO CEASE AND DESIST

Respondents.

I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner (Director's designee), pursuant to RCW 34.05.440(1). On February 6, 2013, the Director, through the Director's designee, entered a Temporary Order to Cease and Desist against The Escrow Group, LLC, JackLynn Ludwick, Robert Garth Ludwick, and Daren Douglas Hamilton (Respondents). A copy of the Temporary Order to Cease and Desist is attached and incorporated into this order by this reference. The Temporary Order to Cease and Desist was accompanied by a cover letter dated February 7, 2013, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for each Respondent (collectively, accompanying documents).

On February 7, 2013, the Department served the Respondents with the Temporary Order to Cease and Desist and accompanying documents by First-Class mail to each Respondent. The

1 documents sent by First-Class mail were not returned to the Department by the United States Postal
2 Service.

3 Respondents The Escrow Group, LLC, JackLynn Ludwick, Robert Garth Ludwick, and Daren
4 Douglas Hamilton did not request an adjudicative hearing within twenty calendar days after the
5 Department served the Notice of Opportunity to Defend and Opportunity for Hearing, as provided for
6 in WAC 208-08-050(2).

7 B. Record Presented. The record presented to the Director's designee for her review and
8 for entry of a final decision included the following: Temporary Order to Cease and Desist and
9 accompanying documents, with documentation of service by the Department.

10 C. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(1), the
11 Director's designee hereby adopts the Temporary Order to Cease and Desist, which is attached
12 hereto.

13 II. FINAL ORDER

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

16 A. IT IS HEREBY ORDERED, That:

- 17 1. Respondent The Escrow Group, LLC shall permanently cease and desist from
18 conducting any business requiring a Washington State escrow agent license, and
19 immediately cease and desist from holding itself out as being able to conduct any
20 business requiring a Washington State escrow agent license;
- 21 2. Respondents JackLynn Ludwick, Daren Hamilton, and Robert Gary Ludwick shall
22 immediately cease and desist from conducting any escrow agent business on
23 behalf of The Escrow Group, LLC.

24 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
must be filed in the Office of the Director of the Department of Financial Institutions by courier at

1 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
2 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The
3 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
4 Reconsideration a prerequisite for seeking judicial review in this matter.

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

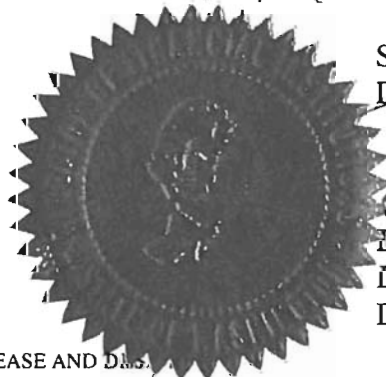
8 C. Stay of Order. The Director's designee has determined not to consider a Petition to
9 Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
10 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

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

14 E. Non-compliance with Order. If you do not comply with the terms of this order, the
15 Department may seek its enforcement by the Office of the Attorney General.

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

19 DATED this 14th day of March, 2013



20 STATE OF WASHINGTON
21 DEPARTMENT OF FINANCIAL INSTITUTIONS

22 [Redacted Signature]
23 DEBORAH BORTNER
24 Director
Division of Consumer Services

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

IN THE MATTER OF DETERMINING
Whether there has been a violation of the Escrow
Agent Registration Act of Washington by:

C-13-1172-13-TD01

THE ESCROW GROUP, LLC,
JACKLYNN LUDWICK, Member and Escrow
Officer,
ROBERT GARTH LUDWICK, Designated Escrow
Officer,
DAREN HAMILTON, Member and Escrow
Officer,

TEMPORARY ORDER TO
CEASE AND DESIST

Respondents.

13 THE STATE OF WASHINGTON TO: THE ESCROW GROUP, LLC
14 JACKLYNN LUDWICK
15 ROBERT GARTH LUDWICK
16 DAREN HAMILTON

17 COMES NOW the Director of the Washington State Department of Financial Institutions (Director), by
18 and through his designee Deborah Bortner, Division Director, Division of Consumer Services (designee), and
19 finding that the public interest will be irreparably harmed by delay in issuing an order to cease and desist, enters
20 this temporary order to cease and desist pursuant to chapter 18.44 RCW, the Escrow Agent Registration Act (Act),
21 based on the following findings:

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I. FACTUAL FINDINGS

1.1 Respondent.

A. The Escrow Group, LLC (Respondent Escrow Group) was licensed to conduct business as
an Escrow Agent (EA) for calendar year 2012, which expired on December 31, 2012, pursuant to RCW
18.44.151. Respondent Escrow Group failed to renew its EA license prior to the thirtieth day of January

1 following its expiration and the license was cancelled on or about January 31, 2013. The Department received
2 information that Respondent Escrow Group continues to engage in conducting the business of an escrow agent
3 to date.

4 **B. JackLynn Ludwick**, is known to be a member and Escrow Officer for Respondent Escrow
5 Group.

6 **C. Robert Garth Ludwick**, is known to be the Designated Escrow Officer for Respondent
7 Escrow Group.

8 **D. Daren Hamilton**, is known to be a member and Escrow Officer for Respondent Escrow
9 Group.

10 **1.2 Bond Cancellation.** On or about January 9, 2013, the Department received notification from
11 the issuer of the Respondent's fidelity bond that the bond had been cancelled as of November 19, 2012. To date
12 the Department has not received a replacement bond.

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

14 **2.1 Requirement to Maintain a License.** Based on the Factual Allegations set forth in Section I
15 above, Respondents are in apparent violation of RCW 18.44.021 for engaging in the business of escrow agent
16 without being duly licensed by the Department.

17 **2.2 Requirement to Maintain Bond.** Based on the Factual Allegations set forth in Section I
18 above, Respondents are in apparent violation of RCW 18.44.201 for engaging in the business of an escrow
19 agent without maintaining the required bond.

20 **III. AUTHORITY TO ISSUE TEMPORARY ORDER TO CEASE AND DESIST**

21 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 18.44.440, the
22 Director is authorized to issue a temporary order to cease and desist whenever the Director makes a finding, in
23 writing, that the public interest will be irreparably harmed by delay in issuing a cease and desist order. Based
24 on the Factual Findings and Grounds for Entry of Order set forth above, it appears that Respondents are

1 engaging in the business of an escrow agent without the proper license and without the proper bond. As a
2 result, the Director finds that the public interest will be irreparably harmed by delay in issuing an order to cease
3 and desist conducting business as an escrow agent.

4 IV. ORDER

5 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue Temporary
6 Order to Cease and Desist, and pursuant to RCW 18.44.440, the Director finds that the public interest will be
7 irreparably harmed by delay in issuing a cease and desist order. Therefore, the Director ORDERS that:

8 4.1 Respondent The Escrow Group, LLC, immediately cease and desist from conducting business
9 requiring an escrow agent license.

10 4.2 Respondents JackLynn Ludwick, Robert Garth Ludwick, and Daren Hamilton immediately cease
11 and desist from conducting any escrow agent business on behalf of The Escrow Group, LLC.

12 4.3 This order shall take effect immediately and shall remain in effect unless set aside, limited, or
13 suspended in writing by an authorized court.

14 NOTICE

15 PURSUANT TO CHAPTER 18.44 RCW, YOU ARE ENTITLED TO A HEARING WITHIN 14 DAYS
16 OF REQUEST TO DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU
17 DESIRE A HEARING, THEN YOU MUST RETURN THE ACCOMPANYING APPLICATION FOR
18 ADJUDICATIVE HEARING, INCORPORATED HEREIN BY THIS REFERENCE. FAILURE TO
19 COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE HEARING FORM SO THAT IT IS
20 RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN 20 DAYS OF THE DATE
21 THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN
22 THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING IN THE
23 U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED THAT DEFAULT

1 WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING PERMANENT ON THE 21ST DAY
2 FOLLOWING SERVICE OF THIS ORDER UPON YOU.

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4 WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY ORDER
5 TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE COUNTY OF
6 YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING ASIDE, LIMITING, OR
7 SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE ADMINISTRATIVE
8 PROCEEDINGS PURSUANT TO THIS NOTICE.

9 DATED this 5th day of February, 2013.

10 [Redacted Signature]
11 DEBORAH BORTNER
12 Director
13 Division of Consumer Services
14 Department of Financial Institutions

14 Presented by:
15 [Redacted Signature]
16 GREGORY H. SANDOZ
17 Financial Legal Examiner

17 Approved by:
18 [Redacted Signature]
19 CHARLES E. CLARK
20 Enforcement Chief

