

Terms Completed

ORDER SUMMARY – Case Number: C-13-1253

Name(s): Kurt Randall Robinson

Order Number: C-13-1253-13-CO01

Effective Date: July 29, 2013

License Number: NMLS #215752
Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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	\$1,000	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 07/25/13
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

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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:

KURT RANDALL ROBINSON,
NMLS #215752,

Respondent.

No.: C-13-1253-13-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his
designee Deborah Bortner, Division Director, Division of Consumer Services, and Kurt Randall
Robinson, (Respondent), and finding that the issues raised in the above-captioned matter may be
economically and efficiently settled, 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:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and
Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges
No. C-13-1253-13-SC01 (Statement of Charges), entered June 19, 2013, (copy attached hereto).
Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act), and RCW 34.05.060 of the
Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent
Order and further agrees that the issues raised in the above-captioned matter may be economically
and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully
resolve the Statement of Charges. Respondent is agreeing not to contest the Statement of Charges in
consideration of the terms of this Consent Order.

1 Based upon the foregoing:

2 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter
3 of the activities discussed herein.

4 B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a
5 hearing before an administrative law judge, and hereby waives his right to a hearing and any and all
6 administrative and judicial review of the issues raised in this matter, or of the resolution reached
7 herein. Accordingly, Respondent, by his signature below, withdraws his appeal to the Office of
8 Administrative Hearings.

9 C. **Mortgage Loan Originator License Application.** It is AGREED that Respondent does
10 not currently hold a mortgage loan originator license and that the status of his application is currently
11 "pending." It is further AGREED that the matters alleged in the Statement of Charges shall not be a
12 basis for the denial of the application. It is also AGREED that the Department will continue to
13 process Respondent's application per normal processing procedures.

14 D. **Investigation Fee.** It is AGREED that Respondent shall pay to the Department an
15 investigation fee of \$1,000 in the form of a cashier's check made payable to the "Washington State
16 Treasurer" upon entry of this Consent Order.

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

19 F. **Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read
20 this Consent Order in its entirety and fully understand and agree to all of the same.

21 **RESPONDENT:**

22 

23 ~~Kurt Randall~~ Robinson


7-20-13

24 Date


DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 29th DAY OF July, 2013





DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:


RACHELLE VILLALOBOS
Financial Legal Examiner

Approved by:


CHARLES E. CLARK
Enforcement Chief

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

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IN THE MATTER OF INVESTIGATING the
Mortgage Loan Originator License Application
under the Consumer Loan Act of Washington by:

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KURT RANDALL ROBINSON,
NMLS #215752,

Respondent.

No.: C-13-1253-13-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
Institutions of the State of Washington (Director) is responsible for the administration of chapter
31.04 RCW, the Consumer Loan Act (Act)¹. After having conducted an investigation pursuant to
RCW 31.04.055 and 31.04.145, 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 Kurt Randall Robinson (Respondent) submitted an application to the Department of
Financial Institutions of the State of Washington (Department) for a mortgage loan originator license
under Nationstar Mortgage, LLC, a consumer loan company licensed under the Act. The license
application was received by the Department, through the Nationwide Mortgage Licensing System and
Registry, on or about February 11, 2013.

1.2 Responses to Application Questions. The "Criminal Disclosure" section of the Uniform
Individual Mortgage License/Registration & Consent form (Form MU4) consists of eight questions.

¹ RCW 31.04 (Amended 2009; Effective January 1, 2010)

1 The required New Application Checklist includes the following instruction: "Provide complete
2 details of all events or proceedings for any "Yes" answer to any of the disclosure questions on your
3 MU4 filing." Respondent answered "no" to the following question on the "Criminal Disclosure"
4 section of his form MU4:

- 5 • (H)(1): "Have you ever been convicted of or pled guilty or nolo contendere ('no contest')
6 in a domestic, foreign, or military court to committing or conspiring to commit a
7 misdemeanor involving ...(iv) theft or wrongful taking of property...?"

8 On or about February 15, 2008, however, Respondent pled nolo contendere to a misdemeanor
9 involving the theft or wrongful taking of a motor vehicle. Respondent was obligated by statute to
10 answer questions on the Form MU4 truthfully and to provide the Department with complete details of
11 all events or proceedings. Respondent attested, under penalty of perjury, to the accuracy and
12 completeness of the Form MU4.

13 **1.3 Character and General Fitness.** Respondent has not demonstrated character and general
14 fitness as evidenced by Respondent's false statement on the "Criminal Disclosure" section of his
15 application.

16 II. GROUNDS FOR ENTRY OF ORDER

17 **2.1 Requirement to Demonstrate Character and General Fitness.** Based on the Factual
18 Allegations set forth in Section I above, Respondent fails to meet the requirements of RCW
19 31.04.247(1)(e) and WAC 208-620-710(4)(a) by failing to demonstrate character and general fitness
20 such as to command the confidence of the community and to warrant a belief that the business will be
21 operated honestly, fairly, and efficiently within the purposes of the Act.

22 **2.2 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above,
23 Respondent is in apparent violation of RCW 31.04.027(8), RCW 31.04.241(2) and WAC 208-620-

1 550(5) for not furnishing information pertaining to personal history and experience in a form
2 prescribed by the Nationwide Mortgage Licensing System and Registry.

3 **2.3 Requirement to Provide Information on License Application.** Based on the Factual
4 Allegations set forth in Section I above, Respondent fails to meet the requirements of RCW
5 31.04.234 and 31.04.241(2) by failing to provide an accurate license application in the form
6 prescribed by the Director.

7 **III. AUTHORITY TO IMPOSE SANCTIONS**

8 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW
9 31.04.247(2), the Director may deny licenses to applicants. Pursuant to RCW 31.04.247(2), the
10 Director shall not issue a license if the conditions of RCW 31.04.247(1) have not been met by the
11 applicant, and shall notify the applicant of the denial.

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

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

17 Respondent's violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,
18 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
19 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.055, RCW 31.04.093, RCW
20 31.04.165, RCW 31.04.168, and RCW 31.04.247. Therefore, it is the Director's intention to ORDER
21 that:

22 **4.1** Respondent Kurt Randall Robinson's application for a mortgage loan originator
23 license be denied.

