

## ORDER SUMMARY – Case Number: C-14-1521

**Name(s):** Rodney Clyde Morrison  
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**Order Number:** C-14-1521-14-FO01  
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**Effective Date:** July 31, 2014  
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**License Number:** NMLS ID# 1152054 [Unlicensed]  
**Or NMLS Identifier [U/L]** \_\_\_\_\_

**License Effect:** Application Denied.  
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**Not Apply Until:** N/A  
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**Not Eligible Until:** N/A  
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**Prohibition/Ban Until:** N/A  
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<b>Investigation Costs</b>	\$	Due:	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$	Due:	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due:	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due:	Paid <input type="checkbox"/> Y <input 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 checked="" type="checkbox"/> N		
No. of Victims:		N/A		

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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:

No.: C-14-1521-14-FO01

RODNEY CLYDE MORRISON,  
NMLS #1152054

FINAL ORDER

Respondent.

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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 July 1, 2014, the Director, through the Director's designee, issued a Statement of Charges and Notice of Intention to Enter an Order to Deny License Application (Statement of Charges) against Rodney Clyde Morrison (Respondent). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated July 1, 2014, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Respondent (collectively, accompanying documents).

On July 1, 2014, the Department served Respondent with the Statement of Charges and accompanying documents by First-Class mail and Federal Express overnight delivery. On July 2, 2014, the documents sent via Federal Express overnight delivery were delivered to the 8207 49<sup>th</sup> Avenue NE, Marysville, Washington, address and signed for by J. Adams. The documents sent by First-Class mail were not returned to the Department by the United States Postal Service.

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 1. Statement of Charges, cover letter dated July 1, 2014, Notice of Opportunity to  
7 Defend and Opportunity for Hearing, and blank Application for Adjudicative  
8 Hearing for Respondent, with documentation for service; and
- 9 2. Post Office Address Verification Request form completed by Marysville Branch  
10 Office of the United States Post Office received by the Department on July 10,  
11 2014.

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

## 14 II. FINAL ORDER

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

17 A. IT IS HEREBY ORDERED, That:

- 18 1. Respondent Rodney Clyde Morrison's application for a license to conduct the  
19 business of a mortgage loan originator is denied.

20 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a  
21 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
22 must be filed in the Office of the Director of the Department of Financial Institutions by courier at  
23 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
24 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The  
Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

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

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

13 DATED this 31<sup>st</sup> day of July, 2014.



14 STATE OF WASHINGTON  
15 DEPARTMENT OF FINANCIAL INSTITUTIONS

16 [Redacted Signature]  
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 INVESTIGATING the  
Mortgage Loan Originator License Application  
under the Consumer Loan Act of Washington by:

RODNEY CLYDE MORRISON,  
NMLS #1152054,

Respondent.

No.: C-14-1521-14-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER AN  
ORDER TO DENY LICENSE  
APPLICATION

**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). 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 Respondent Rodney Clyde Morrison (Respondent)** submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a mortgage loan originator license. The license application was received by the Department, through the Nationwide Mortgage Licensing System and Registry, on or about May 13, 2014.

**1.2 Prior Convictions.** On or about August 10, 1982, Respondent pled guilty to a felony [REDACTED]

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

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

2 **2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section  
3 I above, Respondent fails to meet the requirements of RCW 31.04.247(1)(d) and WAC 208-620-  
4 710(4)(c) by having pled guilty to and being convicted of a felony [REDACTED]

5 **III. AUTHORITY TO IMPOSE SANCTIONS**

6 **3.1 Authority to Deny Application for Mortgage Loan Originator License.** Pursuant to RCW  
7 31.04.247(2), if the Director finds the conditions of RCW 31.04.247(1) have not been met, the  
8 Director shall not issue a mortgage loan originator license and shall notify the applicant of the denial.

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

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

15 **4.1** Respondent Rodney Clyde Morrison's application for a mortgage loan originator  
16 license be denied.

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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 (Statement of Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW  
4 31.04.165, RCW 31.04.168, and RCW 31.04.202, and is subject to the provisions of chapter 34.05  
5 RCW (The Administrative Procedure Act). Respondent may make a written request for a hearing as  
6 set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
7 accompanying this Statement of Charges.

8 Dated this 1st day of July, 2014.

9 [Redacted Signature]



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

15 Presented by:

16 [Redacted Signature]

17 BARBARA PENTTILA  
18 Financial Legal Examiner

19 Approved by:

20 [Redacted Signature]

21 STEVEN C. SHERMAN  
22 Financial Legal Examiner Supervisor