

**ORDER SUMMARY – Case Number: C-16-1871**

**Names:** Stanford Law Group d/b/a PinePoint Law Group  
Kevin Liu

---



---



---

**Order Number:** C-16-1871-18-FO01

---

**Effective Date:** 3/14/18

---

**License Number:** U/L Stanford Law Group NMLS ID 1734474, Kevin Liu 1734477  
**Or NMLS Identifier [U/L]**

---

**License Effect:**

---



---

**Not Apply Until:**

---

**Not Eligible Until:**

---

**Prohibition/Ban Until:** 3/14/2023

---

<b>Investigation Costs</b>	\$1,535.60	Due 3/14/2018	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$ 15,000.00	Due 3/14/2018	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>	\$ 4,200.00	Due 3/14/2018	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			
<b>No. of Victims:</b>				

**Comments:**

---

Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu must cease and desist engaging in the business of a mortgage broker or loan originator.

---



---



---



---



**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS**

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

No.: C-16-1871-18-FO01

FINAL ORDER

STANFORD LAW GROUP D/B/A PINEPOINT  
LAW GROUP,  
and,  
KEVIN LIU, Sole Owner,

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 her designee, Consumer Services Division Director Charles E. Clark (Director's designee), pursuant to RCW 34.05.440(1). On January 23, 2018, the Director, through the Director's designee, issued a Statement Of Charges and Notice of Intent to Enter an Order to Cease and Desist Business, Require Affirmative Action, Prohibit from Industry, Order Restitution, Impose Fine, Collect Investigation Fee, and Recover Costs and Expenses (Statement of Charges) against Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu (Respondents). 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 January 11, 2018, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Respondents (collectively, accompanying documents).

On January 25, 2018, the Department served Respondents with the Statement of Charges and accompanying documents by First-Class mail and Federal Express overnight delivery. On January

1 26, 2018, the documents sent by Federal Express overnight delivery were delivered. The documents  
2 sent by First-Class mail were not returned to the Department by the United States Postal Service.

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

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

- 8 1. Statement of Charges dated January 23, 2018, Statement of Charges cover  
9 letter dated January 11, 2018, Notices of Opportunity to Defend and  
10 Opportunity for Hearing, and blank Applications for Adjudicative Hearing for  
11 Respondents, with documentation for service.

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  
16 being otherwise fully advised, NOW, THEREFORE:

17 A. IT IS HEREBY ORDERED, That:

- 18 1. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu  
19 cease and desist engaging in the business of a mortgage broker or loan originator.  
20 2. Respondent Stanford Law Group d/b/a Pinepoint Law Group and Respondent  
21 Kevin Liu provide the Department with a list detailing all residential mortgage  
22 loan modification services transaction with Washington consumers, include the  
23 name, address, and phone numbers of the consumers, the transaction date, and  
24 fees collected by Respondent Stanford Law Group d/b/a Pinepoint Law Group  
and Respondent Kevin Liu for the provision of those services.  
3. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu are  
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.

- 1 4. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu  
2 jointly and severally pay refunds to the consumers identified in Paragraph 1.2 of  
3 the Statement of Charges in the amount of \$4,200.00, and to each Washington  
4 State consumer with whom Respondents entered into a contract for residential  
5 mortgage loan modification services related to real property in Washington State  
6 equal to the amount collected from those consumers for those services.
- 7 5. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu  
8 jointly and severally pay a fine of \$15,000.00.
- 9 6. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu  
10 jointly and severally pay an investigation fee of \$1,535.60.
- 11 7. Respondents Stanford Law Group d/b/a PinePoint Law Group, and Kevin Liu and  
12 their agents maintain records in compliance with the Act and provide the  
13 Department with the location of the books, records and other information relating  
14 to Respondents' provision of residential mortgage loan modification services in  
15 Washington, and the name, address and telephone number of the individual  
16 responsible for maintenance of such records in compliance with the Act.

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

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

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

//

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

4 E. Non-compliance with Order. If Respondents do not comply with the terms of this  
5 order, **including payment of any amounts owed within thirty days of receipt of this order**, the  
6 Department may seek its enforcement by the Office of the Attorney General to include the collection  
7 of the fines, fees, costs, and refunds imposed herein. The Department also may assign the amounts  
8 owed to a collection agency for collection.

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

12  
13 DATED this 14<sup>th</sup> day of March, 2018.

14 STATE OF WASHINGTON  
15 DEPARTMENT OF FINANCIAL INSTITUTIONS

16  
17 /s/  
18 CHARLES E. CLARK  
19 Director  
20 Division of Consumer Services

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 STANFORD LAW GROUP D/B/A PINEPOINT  
LAW GROUP, and  
6 KEVIN LIU, Owner,

7 Respondents.

No. C-16-1871-18-SC01

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

8  
9 INTRODUCTION

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

16 I.FACTUAL ALLEGATIONS

17 **1.1 Respondents.**

18 **A. Respondent Stanford Law Group d/b/a Pinepoint Law Group (Respondent SLG)** has  
19 never been licensed by the Department of Financial Institutions of the State of Washington  
20 (Department) to conduct business as a mortgage broker.

21 **B. Respondent Kevin Liu (Respondent Liu)** is the owner of Respondent SLG. During the  
22 relevant period, Respondent Liu was not licensed by the Department to conduct business as a  
23 mortgage broker or loan originator.

24 //

1 **1.2 Unlicensed Activity.** Between at least October 2, 2014, and December 15, 2014,  
2 Respondents were offering residential mortgage loan modification services to Washington consumers  
3 for property located in Washington State. Respondents entered into a contractual relationship with at  
4 least one Washington consumer to provide those services and collected an advance fee for the  
5 provision of those services. The Department has received at least one complaint from a Washington  
6 consumer alleging Respondents provided or offered to provide residential mortgage loan modification  
7 services while not licensed by the Department to provide those services. The consumer with whom  
8 Respondents conducted business as a mortgage broker, and the amount paid is identified as follow:

- 9 • Consumer M.M. paid Respondent SLG \$ 4,200.00 for loan modification services.

10 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to  
11 provide the residential mortgage loan modification services or omitted disclosing that they were not  
12 licensed to provide those services.

13 **1.4 Failure to Comply with the Department's Investigative Authority.** On or about December  
14 5, 2017, the Department issued a Subpoena to Respondents. The time and manner by which  
15 Respondents were obligated to reply to the Subpoena's request for information were identified. The  
16 deadline to respond was identified as December 29, 2017. Respondent Liu sent the Department a  
17 partial response to the Subpoena on or about January 6, 2018. On or about January 9, 2018, the  
18 Department notified Respondent Liu that his Subpoena response was incomplete and therefore,  
19 outstanding. Respondents have not to date submitted a complete response to the Department's  
20 Subpoena.

21 **1.5 On-Going Investigation.** The Department's investigation into Respondents' alleged  
22 violations of the Act continues to date.

23 //

24 //

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

2 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14), “‘Mortgage broker’ means  
3 any person who for direct or indirect compensation or gain, or in the expectation of direct or indirect  
4 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage  
5 loan or performs residential mortgage loan modification services or (b) holds himself or herself out as  
6 being able to assist a person in obtaining or applying to obtain a residential mortgage loan or provide  
7 residential mortgage loan modification services.”

8 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11)(b), “‘Loan originator’ means a  
9 natural person who for direct or indirect compensation or gain or in the expectation of direct or  
10 indirect compensation or gain performs residential mortgage loan modification services or holds  
11 himself or herself out as being able to perform residential mortgage loan modification services.”

12 **2.3 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents  
13 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive  
14 practice toward any person and obtaining property by fraud or misrepresentation.

15 **2.4 Requirement to Obtain and Maintain Mortgage Broker 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 mortgage broker for Washington residents or property without first  
18 obtaining a license to do so.

19 **2.5 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual  
20 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
21 for engaging in the business of a loan originator without first obtaining and maintaining a license.

22 **2.6 Prohibition against Taking Advance Fees.** Based on the Factual Allegations set forth in  
23 Section I above, Respondents are in apparent violation of RCW 19.146.0201(11) and 12 CFR 1015  
24 (Regulation O) for taking advance fees for loan modification services.



1 **2.7 Requirement to Comply with the Department’s Investigative Authority.** Based on the  
2 Factual Allegations set forth in Section I above, Respondents are in apparent violation of  
3 RCW 19.146.235(2) for failing to comply with the Department’s investigative authority.

4 **III.AUTHORITY TO IMPOSE SANCTIONS**

5 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(3), the  
6 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
7 business.

8 **3.2 Authority to Require Affirmative Action.** Pursuant to RCW 19.146.220(3), “the director  
9 may issue orders directing [any] person subject to this chapter to . . . take such other affirmative  
10 action as is necessary to comply with this chapter.”

11 **3.3 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(4), the Director may  
12 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker  
13 any person subject to licensing under the Act for any violation of the Act.

14 **3.4 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
15 restitution against any person subject to the Act for any violation of the Act.

16 **3.5 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
17 against any person subject to the Act for any violation of the Act.

18 **3.6 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2) and  
19 WAC 208-660-550(4)(a), the Department will charge \$48 per hour for an examiner’s time devoted to  
20 an investigation of any person subject to the Act.

21 **3.7 Authority to Recover Costs and Expenses.** Pursuant to RCW 19.146.221(2), the Director  
22 may recover the state’s costs and expenses for prosecuting violations of the Act.

23 //

24 //

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

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

- 5 **4.1** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
6 Liu cease and desist from engaging in the business of a mortgage broker or loan  
7 **4.2** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
8 Liu provide the Department with a list detailing all residential mortgage loan  
9 modification services transaction with Washington consumers, include the name,  
10 address, and phone numbers of the consumers, the transaction date, and fees collected  
11 by Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent  
12 Kevin Liu for the provision of those services.  
13 **4.3** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
14 Liu be prohibited from participation, in any manner, in the conduct of the affairs of  
15 any mortgage broker subject to licensure by the Director for a period of five years.  
16 **4.4** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
17 Liu jointly and severally pay restitution to the consumer identified by the Department  
18 in paragraph 1.2 in the amount set forth therein, and that Respondents jointly and  
19 severally pay restitution to each Washington consumer with whom they entered into a  
20 contract for residential mortgage loan modification services related to real property or  
21 consumers located in the state of Washington equal to the amount collected from that  
22 Washington consumer for those services.  
23 **4.5** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
24 Liu jointly and severally pay a fine, which as of the date of this Statement of Charges  
totals \$15,000.00.  
**4.6** Respondent Stanford Law Group d/b/a Pinpoint Law Group and Respondent Kevin  
Liu jointly and severally pay an investigation fee, which as of the date of this  
Statement of Charges totals \$1,535.60.  
**4.7** Respondents maintain records in compliance with the Act and provide the Department  
with the location of the books, records and other information relating to Respondents'  
provision of residential mortgage loan modification services in Washington, and the  
name, address and telephone number of the individual responsible for maintenance of  
such records in compliance with the Act.  
**4.8** Respondent pay the Department's costs and expenses for prosecuting violations of the  
Act in an amount to be determined at hearing or by Declaration with supporting  
documentation in event of default by Respondent.

1 **V.AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist  
3 Business, Require Affirmative Action, Prohibit From Industry, Order Restitution, Impose Fine,  
4 Collect Investigation Fee, and Recover Costs and Expenses is entered pursuant to the provisions of  
5 RCW 19.146.220, RCW 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the  
6 provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a  
7 written request for a hearing as set forth in the NOTICE OF OPPORTUNITY FOR ADJUDICATIVE  
8 HEARING AND TO DEFEND accompanying this Statement of Charges.

9  
10 Dated this 23<sup>rd</sup> day of January, 2018.

11  
12  
13 /s/  
14 CHARLES E. CLARK  
15 Director, Division of Consumer Services  
16 Department of Financial Institutions

17  
18 Presented by:

19 /s/  
20 IGOR VOLOSHIN  
21 Financial Legal Examiner

22 Approved by:

23 /s/  
24 STEVEN C. SHERMAN  
Enforcement Chief