

ORDER SUMMARY – Case Number: C-18-2388

Name(s): Coast 2 Coast Home Services, Inc.
Alin M. Ybarra

Order Number: C-18-2388-19-CO02

Effective Date: 8/15/19

License Number: Coast 2 Coast Home Services, Inc.: NMLS 1507105
Alin M. Ybarra: NMLS 1119649

Or NMLS Identifier [U/L]

License Effect: Respondents are prohibited from participating, in any capacity, in the conduct of the affairs of any mortgage broker licensed by the Department, or subject to licensure or regulation by the Department, for a period of five years.
Respondents shall not apply to the Department for any license under any name for a period of five years.

Not Apply Until: 4/9/2024

Not Eligible Until: _____

Prohibition/Ban Until: 4/6/2024

Investigation Costs	\$ 2,150.40		Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 4/2/2019
Fine	\$ 144,000 with \$134,000 Stayed	Due: Upon entry of CO	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 4/2/2019
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$74,650.85	Due: Monthly Payments	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date Begin by 8/31/19
Financial Literacy and Education	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Cost of Prosecution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
	No. of Victims:			

Comments: _____

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 COAST 2 COAST HOME SERVICES, INC.,
NMLS #1507104, and
6 ALIN M. YBARRA,
NMLS #1119649, President,

7 Respondents.

No.: C-18-2388-19-CO02

8 AGREED ORDER AMENDING
9 CONSENT ORDER C-18-2388-19-CO01

10 COMES NOW the Director of the Department of Financial Institutions (Director), through
11 his designee Richard St. Onge, Division of Consumer Services, Acting Division Director, and Coast
12 2 Coast Home Services, Inc. and Alin M. Ybarra, President of Coast 2 Coast Home Services, Inc.
13 (collectively, "Respondents"), by and through their attorney C. Scott Kee of Rodgers Kee Card &
14 Strophy, P.S., and agree to the entry of this Agreed Order Amending Consent Order C-18-2388-19-
15 CO01 (Agreed Order). This Agreed Order is entered pursuant to chapter 19.146 of the Revised Code
16 of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the
17 following:

18 **AGREEMENT AND ORDER**

19 The Department of Financial Institutions, Division of Consumer Services (Department) and
20 Respondents entered into Consent Order C-18-2388-19-CO01 (Consent Order) on or about April 9,
21 2019. The terms of the Consent Order included twenty-nine (29) restitution payments totaling
22 \$74,650.85 (Restitution Payments) and a stayed fine of \$134,000 if Respondents complied with the
23 Consent Order. On June 24, 2019, Respondents notified the Department that additional time would
24 be needed to begin Restitution Payments. Respondents are agreeing to the Department's entry of this
Agreed Order in consideration of the Department's extension of the restitution payment period and

1 forbearance from finding Respondents in default of the terms of the Consent Order and initiating the
2 process for imposing the stayed fine.

3 Based upon the foregoing:

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

6 B. **Restitution.** It is AGREED that Respondents shall begin the Restitution Payments
7 referenced in section H of the Consent Order by August 31, 2019.

8 C. **Remaining Consent Order Provisions.** It is AGREED that all other provisions of
9 the Consent Order shall remain in full force and effect.

10 D. **Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into
11 this Agreed Order, which is effective when signed by the Director's designee.

12 E. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have
13 read this Agreed Order in its entirety and fully understand and agree to all of the same.

14 F. **Counterparts.** This Agreed Order may be executed by the Respondents in any
15 number of counterparts, including by facsimile or e-mail of a .pdf or similar file, each of which shall
16 be deemed to be an original, but all of which, taken together, shall constitute one and the same
17 Agreed Order.

18 **RESPONDENTS:**

19 Coast 2 Coast Home Services, Inc.
20 Alin M. Ybarra

21 By:

22 /s/
23 Alin M. Ybarra
President, Coast 2 Coast Home Services, Inc.

7-2-19
Date

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/s/
Alin M. Ybarra
Individually

7-2-19
Date

Approved for Entry:

/s/
C. Scott Kee, WSBA No. 28173
Rodgers Kee Card & Strophy, P.S.
Attorney for Respondents

8 August 2019
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 15th DAY OF August, 2019.

/s/
RICHARD ST. ONGE
Acting Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

Approved by:

/s/
KRISTINA M. SHENEFELT
Financial Legal Examiner

/s/
STEVEN C. SHERMAN
Enforcement Chief

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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
Mortgage Broker Practices Act of Washington by:

No.: C-18-2388-19-CO01

CONSENT ORDER

COAST 2 COAST HOME SERVICES, INC.,
NMLS #1507104, and
ALIN M. YBARRA,
NMLS #1119649, President,
Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director) and Coast 2 Coast Home Services, Inc. (Respondent Coast 2 Coast), and Alin M. Ybarra (Respondent Ybarra), President of Coast 2 Coast Home Services, Inc. (collectively, "Respondents"), by and through their attorney C. Scott Kee of Rodgers Kee Card & Strophy, P.S., 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 19.146 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 Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-18-2388-18-SC01 (Statement of Charges), entered March 26, 2018, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above-captioned matter may be

1 economically and efficiently settled by entry of this Consent Order. The parties intend this Consent
2 Order to fully resolve the Statement of Charges. Respondents are agreeing not to contest the
3 Statement of Charges in consideration of the terms of this Consent Order.

4 Based upon the foregoing:

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

7 B. **Withdrawal.** It is AGREED that in consideration for the terms of this Consent Order, the
8 Department hereby withdraws the Statement of Charges with respect to Ronnee L. Walton.

9 C. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a
10 hearing before an administrative law judge, and hereby waive their right to a hearing and any and all
11 administrative and judicial review of the issues raised in this matter, or of the resolution reached
12 herein. Accordingly, Respondents, by their signatures and the signatures of their representatives
13 below, withdraw their appeal to the Office of Administrative Hearings.

14 D. **Prohibition from Industry.** It is AGREED that, for a period of 5 years from the date of
15 entry of this Consent Order, Respondents are prohibited from participating, in any capacity, in the
16 conduct of the affairs of any mortgage broker licensed by the Department or subject to licensure or
17 regulation by the Department.

18 E. **Application for License.** It is AGREED that, for a period of 5 years from the date of
19 entry of this Consent Order, Respondents shall not apply to the Department for any license under any
20 name. It is further AGREED that, should Respondents apply to the Department for any license under
21 any name at any time later than 5 years from the date of entry of this Consent Order, such applying
22 Respondents shall be required to meet any and all application requirements in effect at that time.

1 F. **Fine.** It is AGREED that Respondents shall pay a fine to the Department in the amount of
2 \$144,000. It is further AGREED that payment of \$134,000 of the fine is STAYED contingent upon
3 Respondents' compliance with the terms of the Consent Order. The remaining \$10,000 (Paid Fine)
4 shall be paid in the form of a cashier's check made payable to the "Washington State Treasurer,"
5 upon entry of this Consent Order.

6 G. **Lifting of Stay and Imposition of Stayed Sanction.** It is AGREED and ORDERED
7 that:

- 8 1. If during the stay, the Department determines that Respondents have not complied
9 with the Act or this Order, and the Department seeks to lift the stay and impose the
10 Stayed Sanction, the Department will first serve Respondents with a written notice
11 of alleged noncompliance.
- 12 2. The notice will include:
 - 13 a. A description of the alleged noncompliance;
 - 14 b. A statement that the Department seeks to lift the stay and impose the Stayed
15 Sanction;
 - 16 c. Notice that either Respondent can contest the Department's determination of
17 noncompliance either in an adjudicative hearing before an Administrative
18 Law Judge (ALJ) of the Office of Administrative Hearings (OAH), or by
19 submitting a written response to the Department contesting the alleged
20 noncompliance; and
 - 21 d. Notice that the notification and adjudicative hearing process provided in this
22 Paragraph applies only to this Consent Order solely in the event either
23 Respondent chooses to contest the Department's determination of
24 noncompliance.
3. Any Respondent who wishes to contest the Department's determination of
noncompliance will have twenty (20) days from the date of receipt of the
Department's notice to submit a written request to the Department for an
adjudicative hearing.
4. In lieu of requesting an adjudicative hearing, within twenty (20) days from the date
of service of the notice of alleged noncompliance, any Respondent may submit a
written response contesting the alleged noncompliance for consideration by the
Department. The response must include that Respondent's waiver of the right to an

1 adjudicative hearing, may address the alleged noncompliance, and may seek an
2 alternative resolution to lifting the stay and imposing the Stayed Sanction.

3 **5.** The scope and issues of the adjudicative hearing are limited solely to whether or not
4 Respondents are in violation of the terms of this Consent Order.

5 **6.** At the conclusion of the hearing, the ALJ will issue an initial decision. Either party
6 may file a Petition for Review of that initial decision with the Director of the
7 Department.

8 **7. DEFAULT:** If any Respondent does not timely either request an adjudicative
9 hearing, or timely submit a written response contesting the alleged noncompliance,
10 the Department will impose the Stayed Sanction and pursue whatever other
11 enforcement action it deems necessary to enforce the Act and Consent Order.

12 **H. Restitution.** It is AGREED that Respondents shall jointly and severally pay restitution in
13 the amount of \$74,650.85 in twenty-nine (29) payments to the Washington consumers as required in
14 the Refund Schedule attached to this Consent Order and incorporated herein by this reference.

15 Respondents shall ensure that the Department receives a copy of each refund check at the time of
16 issuance.

17 **Unclaimed Property.** Any refund check that has not been successfully cashed within ninety (90)
18 days shall be forfeited to the Department of Revenue as unclaimed funds. Between 90 and 120 days
19 after mailing the final restitution payment, Respondents shall seek permission from the Washington
20 State Department of Revenue (DOR) to file an early unclaimed property report for any refund checks
21 that were not negotiated. Within 30 days of receiving DOR's permission to file an early unclaimed
22 property report, Respondents shall file the unclaimed property report with DOR in accordance with
23 chapter 63.29 RCW and its related rules. If DOR does not grant permission to file an early
24 unclaimed property report, Respondents shall file the unclaimed property report as soon as permitted
by chapter 63.29 RCW and its related rules. Within 30 days of filing the unclaimed property report
with DOR, Respondents shall provide the Department with a copy of the unclaimed property report.

1 Reporting. Within 10 days after mailing each restitution payment, Respondents shall provide to
2 the Department a copy of the cashier's check mailed to the consumer. Between 90 and 120 days after
3 mailing the final restitution payment, Respondents shall provide to the Department copies of the front
4 and back of each cancelled refund check and a copy of the letter from Respondents to DOR seeking
5 permission to file an unclaimed property report for those refund checks that were not negotiated.
6 Within 30 days of receiving DOR's response, Respondents shall provide the Department with a copy
7 of DOR's response. Within 30 days of filing the unclaimed property report with DOR, Respondents
8 shall provide the Department with a copy of the unclaimed property report. All costs associated with
9 distribution of restitution and remittance of unclaimed funds to the Department of Revenue shall be
10 borne by Respondents.

11 I. **Rights of Non-Parties.** It is AGREED that the Department does not represent or have the
12 consent of any person or entity not a party to this Consent Order to take any action concerning their
13 personal legal rights. It is further AGREED that for any person or entity not a party to this Consent
14 Order, this Consent Order does not limit or create any private rights or remedies against Respondents,
15 limit or create liability of Respondents, or limit or create defenses of Respondents to any claims.

16 J. **Investigation Fee.** It is AGREED that Respondents shall jointly and severally pay to the
17 Department an investigation fee of \$2,150.40, in the form of a cashier's check made payable to the
18 "Washington State Treasurer," upon entry of this Consent Order. The Paid Fine and Investigation
19 Fee may be paid together in one \$12,150.40 cashier's check made payable to the "Washington State
20 Treasurer."

21 K. **Change of Address.** It is AGREED that for the duration of the period this Consent Order
22 is in effect, unless otherwise agreed to in writing by the Department, Respondents shall provide the
23 Department with a mailing address and telephone number at which Respondents can be contacted and

1 Respondents shall notify the Department in writing of any changes to their mailing address or
2 telephone number within fifteen days of any such change.

3 **L. Records Retention.** It is AGREED that Respondent Coast 2 Coast, its officers,
4 employees, and agents shall maintain records in compliance with the Act and provide the Director
5 with the location of the books, records and other information relating to Respondent’s mortgage
6 broker business, and the name, address and telephone number of the individual responsible for
7 maintenance of such records in compliance with the Act.

8 **M. Authority to Execute Order.** It is AGREED that the undersigned have represented and
9 warranted that they have the full power and right to execute this Consent Order on behalf of the
10 parties represented.

11 **N. Non-Compliance with Order.** It is AGREED that Respondents understand 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, Respondents may be responsible to reimburse the Director
14 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

15 **O. Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this
16 Consent Order, which is effective when signed by the Director’s designee.

17 **P. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read
18 this Consent Order in its entirety and fully understand and agree to all of the same.

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1 **RESPONDENTS:**

2 Coast 2 Coast Home Services, Inc.
3 Alin M. Ybarra

4 By:

5 /s/
6 Alin M. Ybarra
7 President, Coast 2 Coast Home Services, Inc.

2-25-19
Date

8 /s/
9 Alin M. Ybarra
10 Individually

2-25-19
Date

11 Approved for Entry:

12 /s/
13 C. Scott Kee, WSBA No. 28173
14 Rodgers Kee Card & Strophy, P.S.
15 Attorney for Respondents

25 MAR 2019
Date

16 **DO NOT WRITE BELOW THIS LINE**

17 THIS ORDER ENTERED THIS 9th DAY OF April, 2019.

18 /s/
19 CHARLES E. CLARK
20 Director
21 Department of Financial Institutions

22 Presented by:

Approved by:

23 /s/
24 KRISTINA M. SHENEFELT
Financial Legal Examiner

/s/
STEVEN C. SHERMAN
Enforcement Chief

REFUND SCHEDULE

MONTH 1

Consumer	Compensation
#10	\$2,000
#26	\$3,500
TOTAL	\$5,500

MONTH 2

Consumer	Compensation
#29	\$4,444
#18	\$2,500
TOTAL	\$6,944

MONTH 3

Consumer	Compensation
#28	\$3,563.67
#19	\$2,580
TOTAL	\$6,143.67

MONTH 4

Consumer	Compensation
#1	\$1,700
#2	\$1,800
#20	\$2,775
TOTAL	\$6,275

MONTH 5

Consumer	Compensation
#22	\$3,000
#23	\$3,000
TOTAL	\$6,000

MONTH 6

Consumer	Compensation
#3	\$1,950
#4	\$1,975
#5	\$1,975
TOTAL	\$5,900

MONTH 7

Consumer	Compensation
#13	\$2,276.18
#6	\$1,975
#7	\$1,975
TOTAL	\$6,226.18

REFUND SCHEDULE

MONTH 8

Consumer	Compensation
#27	\$3,563
#21	\$2,975
TOTAL	\$6,538

MONTH 9

Consumer	Compensation
#24	\$3,500
#16	\$2,475
TOTAL	\$5,975

MONTH 10

Consumer	Compensation
#17	\$2,475
#9	\$2,000
#8	\$1,995
TOTAL	\$6,470

MONTH 11

Consumer	Compensation
#25	\$3,500
#15	\$2,475
TOTAL	\$5,975

MONTH 12

Consumer	Compensation
#11	\$2,151
#12	\$2,275
#14	\$2,278
TOTAL	\$6,704

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

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

COAST 2 COAST HOME SERVICES, INC.,
NMLS #1507104,
ALIN M. YBARRA,
NMLS #1119649, President,
and
RONNEE L. WALTON,
NMLS #247204, Secretary,

Respondents.

No. C-18-2388-18-SC01

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

INTRODUCTION

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

I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. Respondent Coast 2 Coast Home Services, Inc. (Respondent Coast 2 Coast) has never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker.

1 **B. Respondent Alin M. Ybarra (Respondent Ybarra)** is the President of Respondent Coast
2 Coast. During the relevant time period, Respondent Ybarra was not licensed by the Department to
3 conduct business as a mortgage broker or loan originator.

4 **C. Respondent Ronnee L. Walton (Respondent Walton)** is the Secretary of Respondent
5 Coast 2 Coast. Since joining Respondent Coast 2 Coast on or around April 27, 2016, Respondent
6 Walton was not licensed by the Department to conduct business as a mortgage broker or loan
7 originator.

8 **1.2 Unlicensed Activity.** Between at least January 1, 2016, and January 15, 2018, Respondents
9 were offering residential mortgage loan modification services to Washington consumers on property
10 located in Washington State. Respondents entered into a contractual relationship with at least forty-
11 eight Washington consumers to provide those services and collected a fee for the provision of those
12 services which collectively equaled at least \$57,700.85. The Department received at least one
13 complaint from a Washington consumer alleging Respondents provided or offered to provide
14 residential mortgage loan modification services while not licensed by the Department to provide those
15 services. A list of Washington consumers with whom Respondents conducted business as a mortgage
16 broker or loan originator, and the amount paid by each is appended hereto and incorporated herein by
17 this reference.

18 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to
19 provide the residential mortgage loan modification services or omitted disclosing that they were not
20 licensed to provide the residential mortgage loan modification services.

21 **1.4 False Statement to the Department.** Respondents submitted a list of Washington consumers
22 that were either offered or provided with loan modification services. Respondents did not include
23 Consumer T.T., the Department's original complainant.

1 **1.5 Failure to Comply with the Department’s Investigative Authority.** On or about January 9,
2 2018, the Department issued a Subpoena to Provide Documents and Explanation (Subpoena) to
3 Respondents. The Department identified specific items to be produced, including a complete list of all
4 transactions in which Respondents provided loan modification services for properties or consumers
5 located in the state of Washington. Respondent Ybarra provided a response to the Department on or
6 about February 5, 2018, however, Respondent Ybarra did not include Washington Consumer T.T. in
7 the complete list of transactions. Respondents have not to date submitted a complete response to the
8 Department’s Subpoena.

9 **1.6 On-Going Investigation.** The Department’s investigation into the alleged violations of the
10 Act by Respondents continues to date.

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

12 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14), “‘Mortgage broker’ means any
13 person who for direct or indirect compensation or gain, or in the expectation of direct or indirect
14 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage loan
15 or performs residential mortgage loan modification services or (b) holds himself or herself out as being
16 able to assist a person in obtaining or applying to obtain a residential mortgage loan or provide
17 residential mortgage loan modification services.”

18 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11)(b), “‘Loan originator’ means a
19 natural person who for direct or indirect compensation or gain or in the expectation of direct or
20 indirect compensation or gain performs residential mortgage loan modification services or holds
21 himself or herself out as being able to perform residential mortgage loan modification services.”

22 **2.3 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual
23 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)

1 for engaging in the business of a mortgage broker for Washington residents or property without first
2 obtaining a license to do so.

3 **2.4 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual
4 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)
5 for engaging in the business of a loan originator without first obtaining and maintaining a license.

6 **2.5 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents
7 are in apparent violation of RCW 19.146.0201(2),(3), and (8) for engaging in any unfair or deceptive
8 practice, obtaining property by fraud or misrepresentation, and negligently making a false statement or
9 knowingly and willfully making an omission of material fact in connection with an investigation
10 conducted by the Department.

11 **2.6 Requirement to Comply with the Department's Investigative Authority.** Based on the
12 Factual Allegations set forth in Section I above, Respondents are in apparent violation of
13 RCW 19.146.235(2) for failing to comply with the Department's investigative authority.

14 III. AUTHORITY TO IMPOSE SANCTIONS

15 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(3), the
16 Director may issue orders directing any person subject to the Act to cease and desist from conducting
17 business.

18 **3.2 Authority to Require Affirmative Action.** Pursuant to RCW 19.146.220(3), "the director
19 may issue orders directing [any] person subject to this chapter to . . . take such other affirmative
20 action as is necessary to comply with this chapter."

21 **3.3 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(4)(a) and (d), the
22 Director may issue orders prohibiting from participation in the conduct of the affairs of a licensed
23 mortgage broker any person subject to licensing under the Act for any violation of the Act, and for
24 failure to comply with any directive, order, or subpoena of the director.

1 **3.4 Authority to Order Refunds.** Pursuant to RCW 19.146.220(2)(e), the Director may order
2 refunds against any person subject to the Act for any violation of the Act.

3 **3.5 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2)(d) and (e), the Director may
4 impose fines against any person subject to the Act for failure to comply with any directive, order, or
5 subpoena of the director, and any violation of the Act.

6 **3.6 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2) and WAC 208-660-
7 550(4)(a), the Department will charge \$48 per hour for an examiner's time devoted to an investigation
8 of any person subject to the Act.

9 **3.7 Authority to Recover Costs and Expenses.** Pursuant to RCW 19.146.221(2), the Director
10 may recover the state's costs and expenses for prosecuting violations of the Act.

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

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

15 **4.1** Respondent Coast 2 Coast Home Services, Inc., Respondent Alin M. Ybarra, and
16 Respondent Ronnee L. Walton cease and desist engaging in the business of a mortgage
broker or loan originator.

17 **4.2** Respondent Coast 2 Coast Home Services, Inc., Respondent Alin M. Ybarra, and
18 Respondent Ronnee L. Walton provide the Department with a list detailing all
19 residential mortgage loan modification services transactions with Washington
20 consumers, include the name, address, and phone numbers of the consumers, the
transaction date, and fees collected by Respondent Coast 2 Coast Home Services, Inc.,
Respondent Alin M. Ybarra, and Respondent Ronnee L. Walton for the provision of
those services.

21 **4.3** Respondent Coast 2 Coast Home Services, Inc., Respondent Alin M. Ybarra, and
22 Respondent Ronnee L. Walton be prohibited from participation, in any manner, in the
conduct of the affairs of any mortgage broker subject to licensure by the Director for a
23 period of five years.

24 **4.4** Respondent Coast 2 Coast Home Services, Inc., Respondent Alin M. Ybarra, and
Respondent Ronnee L. Walton jointly and severally pay refunds in the amount of

1 **V. AUTHORITY AND PROCEDURE**

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

9
10 Dated this 26th day of March, 2018.

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

17 Presented by:

18 /s/
19 KRISTINA M. SHENEFELT
20 Financial Legal Examiner

21 Approved by:

22 /s/
23 STEVEN C. SHERMAN
24 Enforcement Chief