

ORDER SUMMARY – Case Number: C-18-2531

Name(s): My-Kim Thi Bui, Seattle Sound Mortgage, LLC

Order Number: C-18-2531-20-AG01

Effective Date: January 13, 2020

License Number: 97166, 1738764
Or NMLS Identifier [U/L] _____

License Effect: N/A

Not Apply Until: N/A

Not Eligible Until: N/A

Prohibition/Ban Until: N/A

Investigation Costs	N/A		Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Fine	N/A	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	N/A	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	N/A	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Financial Literacy and Education	N/A	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Cost of Prosecution	N/A	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
	No. of Victims:			

Comments: Agreed Order modifying only Paragraph I of Consent Order C-18-2531-19-CO01 entered on October 31, 2019.

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

IN THE MATTER OF INVESTIGATING THE
MORTGAGE BROKER LICENSE
APPLICATION AND OF DETERMINING
WHETHER THERE HAS BEEN A VIOLATION
OF THE MORTGAGE BROKER PRACTICES
ACT OF WASHINGTON BY:

No.: C-18-2531-20-AG01

AGREED ORDER MODIFYING
CONSENT ORDER

SEATTLE SOUND MORTGAGE, LLC, NMLS
1738764, and MY-KIM THI BUI, a/k/a KIM
BUI, NMLS # 97166,
Respondents.

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COMES NOW the Director of the Department of Financial Institutions (Director), through his designee, Lucinda Fazio, Division of Consumer Services Director, and Seattle Sound Mortgage, LLC (Respondent Seattle Sound), and My-Kim Thi Bui (Respondent Bui), individually and as the owner of Respondent Seattle Sound, (collectively, "Respondents"), and agree to the entry of this Agreed Order Modifying Consent Order C-18-2531-19-CO01 (Agreed Order). This Agreed 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:

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AGREEMENT AND ORDER

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The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents entered into Consent Order C-18-2531-19-CO01 (Consent Order) on or about October 31, 2019. The terms of the Consent Order included a requirement that within 60 days of the entry of the Consent Order, Respondent Bui shall update her NMLS disclosure forms according to requirements in Paragraph I of the Consent Order. It was subsequently determined that Respondent Bui could not update her NMLS disclosures until such time as she reapplies for licensure. The parties have agreed to modify the Consent Order as follows:

1 **A. Updates to NMLS Disclosures.** It is AGREED that Respondent Bui shall update her
2 NMLS disclosure forms according to the requirements in Paragraph I of the Consent Order when
3 Respondent Bui applies for any license with the Department.

4 **B. Other Terms Remains in Effect.** It is AGREED that all terms of the Consent Order
5 other than those amended in paragraph A of this Agreed Order remain in full force and effect.

6 **C. Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this
7 Agreed Order, which is effective when signed by the Director’s designee.

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

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

13 **RESPONDENTS:**

14 Seattle Sound Mortgage, LLC

15 By:

16 _____
17 /s/ My-Kim Thi Bui
18 Owner

16 _____
17 1/8/2020
18 Date

19 _____
20 /s/ My-Kim Thi Bui
21 Individually

19 _____
20 1/8/2020
21 Date

22 **DO NOT WRITE BELOW THIS LINE**

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THIS ORDER ENTERED THIS 13th DAY OF January, 2020.

/s/
LUCINDA FAZIO, Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

/s/
KENDALL H. FREED
Financial Legal Examiner

Approved by:

/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 INVESTIGATING THE
MORTGAGE BROKER LICENSE
APPLICATION AND OF DETERMINING
WHETHER THERE HAS BEEN A VIOLATION
OF THE MORTGAGE BROKER PRACTICES
ACT OF WASHINGTON BY:

No.: C-18-2531-19-CO01

CONSENT ORDER

SEATTLE SOUND MORTGAGE, LLC, NMLS
1738764, and MY-KIM THI BUI, a/k/a KIM
BUI, NMLS # 97166,
Respondents.

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COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Richard St. Onge, Division of Consumer Services, Acting Division Director, and Seattle Sound Mortgage, LLC (Respondent Seattle Sound), and My-Kim Thi Bui (Respondent Bui), individually and as the owner of Respondent Seattle Sound, (collectively, "Respondents"), by and through their attorney, Laura Marquez-Garrett, 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:

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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-18-2531-SC01 (Statement of Charges), entered March 6, 2019, (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 and all other matters known to the Department at this
3 time. Respondents are agreeing not to contest the Statement of Charges in consideration of the terms
4 of this Consent Order. Respondents neither admit nor deny the allegations in the Statement of
5 Charges.

6 Based upon the foregoing:

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

9 B. **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 C. **Mortgage Broker License Application Withdrawal.** It is AGREED that Respondent
15 Seattle Sound's application for a Mortgage Broker license is withdrawn.

16 D. **Surrender of Loan Originator License.** It is AGREED that Respondent Bui's loan
17 originator license is surrendered effective on the date of entry of this Consent Order.

18 E. **Prohibition from Industry.** It is AGREED that, for a period of 4 years from the date of
19 entry of this Consent Order, Respondents are prohibited from participating, in any capacity, in the
20 conduct of the affairs of any mortgage broker or consumer loan company licensed by the Department
21 or subject to licensure or regulation by the Department. This is not intended to be binding on any
22 person or conduct exempt from the Mortgage Broker Practices Act (RCW 19.146) or Consumer Loan
23 Act (RCW 31.04), including, but not limited to, state or federal banks or credit unions.

1 **F. Application for License.** It is AGREED that, for a period of 4 years from the date of
2 entry of this Consent Order, Respondents shall not apply to the Department for a mortgage broker,
3 consumer loan company, or loan originator, license under any name. It is further AGREED that,
4 should Respondents apply to the Department for any license under any name at any time later than 4
5 years from the date of entry of this Consent Order, such applying Respondent shall be required to
6 meet any and all application requirements in effect at that time. It is further AGREED that, should
7 Respondents apply to the Department for any license under any name at any time later than 4 years
8 from the date of entry of this Consent Order, so long as Respondents have complied with all
9 obligations under this Consent Order, the Department will not use the fact of the Consent Order itself
10 as a basis for denial of any such application for a license.

11 **G. Fine.** It is AGREED that Respondents shall pay a fine to the Department in the amount of
12 \$5,000. It is further AGREED that payment of \$3,331 of the fine is STAYED contingent upon
13 Respondents' compliance with the terms of the Consent Order. The remaining \$1,669 (Paid Fine)
14 shall be paid in the form of a cashier's check made payable to the "Washington State Treasurer,"
15 upon entry of this Consent Order.

16 **H. Investigation Fee.** It is AGREED that Respondent shall pay to the Department an
17 investigation fee of \$3,331, in the form of a cashier's check made payable to the "Washington State
18 Treasurer," upon entry of this Consent Order. The Fine and Investigation Fee may be paid together
19 in one \$5,000 cashier's check made payable to the "Washington State Treasurer."

20 **I. Updates to NMLS Disclosures.** It is AGREED that Respondent Bui shall within 60 days
21 of entry of this Consent Order, update her NMLS disclosure forms to be complete and accurate, and
22 will provide all related supporting documents. Respondent Bui's updates to her NMLS disclosure
23 forms shall include, but not be limited to the following:

- 1 1. Accurate and complete disclosure of all outstanding judgments;
- 2 2. Accurate and complete disclosure of all foreclosure actions within the past 10 years;
- 3 3. Accurate and complete disclosure of all pending and past regulatory actions, including
4 the regulatory action taken by the Washington Realtors (a self-regulatory
5 organization) where Ms. Bui was found to have violated ethical standards;
- 6 4. Accurate answer to NMLS Disclosure Question Q, and complete disclosure regarding
7 Ms. Bui's departure from Mortgage Advisory Group, including Mortgage Advisory
8 Group's allegation that it terminated her due to allegations against her that she violated
9 statutes, regulations, and industry standards.

10 **J. Lifting of Stay and Imposition of Stayed Sanction.** It is AGREED and ORDERED

11 that:

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

1 right to an adjudicative hearing, may address the alleged noncompliance, and may
2 seek an 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
4 not 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
6 party 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
10 noncompliance, the Department will impose the Stayed Sanction and pursue
11 whatever other enforcement action it deems necessary to enforce the Act and
12 Consent Order.

13 **K. Authority to Execute Order.** It is AGREED that the undersigned have represented and
14 warranted that they have the full power and right to execute this Consent Order on behalf of the
15 parties represented.

16 **L. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to
17 abide by the terms and conditions of this Consent Order may result in further legal action by the
18 Director. In the event of such legal action, Respondents may be responsible to reimburse the Director
19 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

20 **M. Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this
21 Consent Order, which is effective when signed by the Director's designee.

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

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

1 **RESPONDENTS:**

2 Seattle Sound Mortgage, LLC

3 By:

4 /s/

My-Kim Thi Bui

Owner

October 25, 2019

Date

5 /s/

6 My-Kim Thi Bui

Individually

October 25, 2019

Date

7 Approved for Entry:

8 /s/

9 Laura Marquez-Garrett, WSBA No.41010

Attorney at Law

10 Lane Powell

Attorney for Respondents

10/30/19

Date

11 **DO NOT WRITE BELOW THIS LINE**

12 THIS ORDER ENTERED THIS 31st DAY OF October, 2019.

13 /s/

14 RICHARD ST. ONGE

Acting Director

Division of Consumer Services

Department of Financial Institutions

15 Presented by:

16 /s/

17 KENDALL H. FREED

18 Financial Legal Examiner

19 Approved by:

20 /s/

21 STEVEN C. SHERMAN

22 Enforcement Chief

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IN THE MATTER OF INVESTIGATING THE
MORTGAGE BROKER LICENSE
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ACT OF WASHINGTON BY:

SEATTLE SOUND MORTGAGE, LLC, NMLS
1738764, and MY-KIM THI BUI, a/k/a KIM
BUI, NMLS # 97166,

Respondents.

No.: C-18-2531-19-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENT TO ENTER
AN ORDER TO DENY APPLICATION FOR
MORTGAGE BROKER LICENSE, REVOKE
LOAN ORIGINATOR LICENSE, PROHIBIT
FROM THE INDUSTRY, IMPOSE FINE,
COLLECT INVESTIGATION FEE, and
RECOVER COSTS AND EXPENSES

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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 19.146.210, RCW 19.146.310, and 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:

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I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. Respondent Seattle Sound Mortgage submitted an application to the Department of
Financial Institutions of the State of Washington (Department) for a license to conduct the business
of a mortgage broker. The license application was received by the Department, through the
Nationwide Mortgage Licensing System (NMLS), on or about August 17, 2018.

1 **B. Respondent My-Kim Thi Bui, a/k/a Kim Bui (Respondent Bui)**, is the sole owner of
2 Respondent Seattle Sound Mortgage. Respondent Bui submitted an application for a Designated
3 Broker Registration for Respondent Seattle Sound Mortgage on or about August 29, 2018.
4 Respondent Bui has been licensed by the Department to conduct the business of a loan originator
5 since at least 2011. Respondent Bui submitted an application to the Department to renew her loan
6 originator license on or about November 9, 2018. The Department approved Respondent Bui's
7 application to renew her loan originator license on or about November 16, 2018.

8 **1.2 False Statements on Amended License Application.** Respondent Bui amended her loan
9 originator license application on or about September 5, 2018 (Amended License Application). The
10 Amended License Application included the following Disclosure Question A(3): "Have you been the
11 subject of a foreclosure action within the past 10 years?" On or about September 5, 2018,
12 Respondent Bui answered "Yes" to Disclosure Question A(3) and provided an explanation that she
13 was the subject of one pending foreclosure action that was initiated in 2012 where she was in the
14 process of requesting a loan modification and where no sale date had been scheduled. This response
15 was false, as Respondent Bui later stated to the Department during the Department's investigation
16 that she had been the subject of two foreclosure actions within the past 10 years, and that regarding
17 the house discussed in her disclosure explanation, she gave up on pursuing a loan modification in
18 2009 and the house was foreclosed on in 2012.

19 **1.3** Respondent Bui's Amended License Application also included the following Disclosure
20 Question D: "Do you have any unsatisfied judgments or liens against you?" On or about September
21 5, 2018, Respondent Bui answered "No" to Disclosure Question D. This response was false, as
22 Respondent Bui had at least three unsatisfied judgments against her, including: judgment entered on
23 or about February 20, 2009, in King County District Court Case No. 83-002008; judgment entered

1 on or about September 30, 2016, in King County District Court Case No. 163-01099; and judgment
2 entered on or about July 10, 2018, in Multnomah County Circuit Court Case No. 17SC39826.

3 **1.4 False Attestation on Amended License Application.** On or about September 5, 2018,
4 Respondent Bui falsely attested, under penalty of perjury, that the information and statements
5 contained within her Amended License Application were “current, true, accurate, and complete[.]”

6 **1.5 False Attestation on License Renewal Application.** Loan originators are required to submit
7 an application annually to renew a license through NMLS that includes an attestation. On or about
8 November 9, 2018, Respondent Bui submitted her annual loan originator license renewal application
9 and falsely attested that the information contained in her online record “is true, accurate and
10 complete[.]”

11 **1.6 False Statements to the Department.** Respondent Bui stated to the Department during the
12 Department’s investigation that, with regard to one of the unsatisfied judgments, “the court
13 documents were not delivered to me or received by me” and “the judgment was due to a default of no
14 show because I was not notified or served.” This statement was false, as Respondent Bui was
15 personally served and filed a response.

16 **1.7 Prior State Regulatory Agency Actions.** On or about July 2, 2007, Respondent Bui was
17 disciplined by the State of Washington, Department of Licensing, Business and Professions Division
18 (DOL) in proceeding No. 2006-08-0062-01 REA for performing the work of a Real Estate
19 Salesperson while her license was in an expired status. On or about November 29, 2012, Respondent
20 Bui was again disciplined by the DOL regarding her Real Estate Broker’s license in proceeding No.
21 2008-11-0019-00REA, in which Respondent Bui stipulated in an agreed order to the fact that she
22 made representations to the DOL during the course of the DOL’s investigation that were inconsistent
23 with sworn statements made in other venues. On or about August 20, 2018, the State of Oregon,

1 Department of Consumer and Business Services, Division of Financial Regulation, denied
2 Respondent Bui's application for an Oregon mortgage loan originator license. The order concluded
3 as a matter of law that Respondent Bui made false statements or material misstatements of fact in her
4 license application regarding foreclosure actions and unsatisfied judgments.

5 **1.8 On-Going Investigation.** The Department's investigation into the alleged violations of the
6 Act by Respondents continues to date.

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

8 **2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section 1 above,
9 Respondent Bui is in apparent violation of RCW 19.146.0201(8) and WAC 208-660-500(3)(h) for
10 negligently making false statements or willfully making omissions of material facts in connection
11 with an application or investigation conducted by the Department.

12 **2.2 Requirement to Provide Information on License Application.** Based on the Factual
13 Allegations set forth in Section I above, Respondent Bui fails to meet the requirements of RCW
14 19.146.300(1) and (2) and RCW 19.146.310(1)(b) by having failed to provide an accurate and
15 complete license application in the form prescribed by the Director.

16 **2.3 Requirement for Mortgage Broker and Designated Broker to Demonstrate Financial
17 Responsibility, Character, and General Fitness.** Based on the Factual Allegations set forth in
18 Section I above, Respondents fail to meet the requirements of RCW 19.146.210(1)(f), WAC 208-
19 660-163(2), WAC 208-660-163(4), and WAC 208-660-250(2), by failing to demonstrate financial
20 responsibility, character, and general fitness such as to command the confidence of the community
21 and to warrant a belief that the business will be operated honestly, fairly, and efficiently within the
22 purposes of the Act.

1 **2.4 Requirement for Loan Originator to Demonstrate Financial Responsibility, Character,**
2 **and General Fitness.** Based on the Factual Allegations set forth in Section I above, Respondent Bui
3 fails to meet the requirements of RCW 19.146.310(1)(g) and WAC 208-660-350(2)(a) by failing to
4 demonstrate financial responsibility, character, and general fitness such as to command the
5 confidence of the community and to warrant a belief that the business will be operated honestly,
6 fairly, and efficiently within the purposes of the Act.

7 **III. AUTHORITY TO IMPOSE SANCTIONS**

8 **3.1 Authority to Deny Application for Mortgage Broker License.** Pursuant to RCW
9 19.146.220(1) and 19.146.210(2), the Director may deny licenses to mortgage brokers if the Director
10 does not find the conditions of RCW 19.146.210(1) have been met.

11 **3.2 Authority to Revoke Loan Originator License.** Pursuant to RCW 19.146.220(2)(b) and (e),
12 the Director may revoke a loan originator license for false statements or omission of material
13 information on the application that, if known, would have allowed the director to deny the application
14 for the original license, or for any violation of the Act.

15 **3.3 Authority to Prohibit from the Industry.** Pursuant to RCW 19.146.220(4)(a) and (b), the
16 Director may issue orders removing from office or prohibiting from participation in the conduct of
17 the affairs of a license mortgage broker, or both, any officer, principal, employee or loan originator of
18 any licensed mortgage broker or any person subject to licensing under the Act for any violation of the
19 Act and for any false statements or omissions of material information on the application that, if
20 known, would have allowed the director to deny the application for the original license.

21 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines
22 against a licensee or other persons subject to the Act, for any violation of the Act.

1 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-
2 520(9) and (11), and WAC 208-660-550(4)(a), the Department may charge forty-eight dollars per
3 hour for an examiner’s time devoted to an investigation.

4 **3.6 Authority to Recover Costs and Expenses.** Pursuant to RCW 19.146.221(2), the Director
5 may recover the state’s costs and expenses for prosecuting violations of the Act.

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

7 Respondents’ violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC,
8 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
9 Sanctions, constitute a basis for the entry of an Order under RCW 19.146.210, RCW 19.146.220,
10 RCW 19.146.221, RCW 19.146.223, and RCW 19.146.310. Therefore, it is the Director’s intent to
11 ORDER that:

- 12 **4.1** Respondent Seattle Sound Mortgage’s application to conduct the business of a
13 mortgage broker be denied;
- 14 **4.2** Respondent My-Kim Thi Bui’s loan originator license be revoked;
- 15 **4.3** Respondent My-Kim Thi Bui be prohibited from participating in the affairs of any
16 person subject to the Act for a period of seven years;
- 17 **4.4** Respondent My-Kim Thi Bui and Respondent Seattle Sound Mortgage jointly and
18 severally pay a fine. As of the date of this Statement of Charges, the fine totals
19 \$5,000;
- 20 **4.5** Respondent My-Kim Thi Bui and Respondent Seattle Sound Mortgage jointly and
21 severally pay an investigation fee to the Department. As of the date of this Statement
22 of Charges, the investigation fee totals \$3,331; and
- 23 **4.6** Respondent My-Kim Thi Bui and Respondent Seattle Sound Mortgage jointly and
24 severally 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 either Respondent.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges is issued pursuant to the provisions of RCW 19.146.210, RCW
3 19.146.220, RCW 19.146.221, RCW 19.146.223, RCW 19.146.230, and RCW 19.146.310, and is
4 subject to the provisions of chapter 34.05 RCW (the Administrative Procedure Act). Respondents
5 may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO
6 DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

7 Dated this 6th day of March , 2019.

8
9 /s/
10 CHARLES E. CLARK
11 Director, Division of Consumer Services
Department of Financial Institutions

12 Presented by:

13 /s/
14 KENDALL H. FREED
Financial Legal Examiner

15 Approved by:

16
17 /s/
18 STEVEN C. SHERMAN
Enforcement Chief