

## Terms Completed

### ORDER SUMMARY – Case Number: C-18-2581

**Name(s):** Acceptance Legal Group; Carol Hamilton

**Order Number:** C-18-2581-19-CO01

**Effective Date:** 5/3/2019

**License Number:** UL NMLS IDs: 1860895, 1860903  
**Or NMLS Identifier [U/L]**

**License Effect:**

**Not Apply Until:**

**Not Eligible Until:**

**Prohibition/Ban Until:**

<b>Investigation Costs</b>	\$ 200		Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$ 10,000	Due	Paid <input checked="" 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>Financial Literacy and Education</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Cost of Prosecution</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
	No. of Victims:			

**Comments:**

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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:  
  
ACCEPTANCE LEGAL GROUP, and  
CAROL HAMILTON, Owner,  
  
Respondents.

No.: C-18-2581-19-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Richard St. Onge, Acting Division Director, Division of Consumer Services, and Acceptance Legal Group (Respondent ALG), and Carol Hamilton, Owner (Respondent Hamilton), 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 Revised Code of Washington (RCW) 19.146, the Mortgage Broker Practices Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**FINDINGS OF FACT**

**1.1** Respondent ALG is a company located in California that purportedly offers loss mitigation assistance to borrowers with residential mortgage loans in distress. The company has never been licensed by the Department to conduct business in Washington.

**1.2** Respondent Hamilton is the owner of Respondent ALG, and is licensed to practice law in California. Respondent Hamilton is not licensed to practice law in Washington and has never been licensed to conduct business as a mortgage loan originator in Washington.

**1.3** Between June 1, 2018 and December 31, 2018, Respondents provided residential mortgage loan modification services to at least two Washington borrowers.

1 **CONCLUSIONS OF LAW**

2 **2.1** Based on the above Findings of Fact, Respondents are in apparent violation of RCW  
3 19.146.0201(2) and 19.146.200(1) for providing residential mortgage loan modification services  
4 without first obtaining and maintaining a mortgage broker or mortgage loan originator license under  
5 the Act.

6 **AGREEMENT AND ORDER**

7 The Department of Financial Institutions, Division of Consumer Services (Department) and  
8 Respondents have agreed upon a basis for resolution of the Findings of Fact and Conclusions of Law  
9 identified in this Consent Order. Pursuant to RCW 19.146.218 and RCW 34.05.060 of the  
10 Administrative Procedure Act, Respondents and the Department agree to entry of this Consent Order  
11 and further agree that the matters alleged herein may be economically and efficiently settled by entry  
12 of this Consent Order.

13 Based upon the foregoing:

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

16 **B. Waiver of Hearing.** It is AGREED that Respondents hereby waive any right to a hearing  
17 and any and all administrative and judicial review of the issues raised in this matter, or of the  
18 resolution reached herein.

19 **C. Cease and Desist.** It is AGREED that Respondents have ceased conducting business as a  
20 mortgage broker or mortgage loan originator in Washington until such time as Respondents apply for  
21 and obtain the appropriate license from the Department, as required under the Act, or qualify for an  
22 exemption under the Act. Any additional mortgage broker or mortgage loan originator activity by  
23 Respondent without such a license or exemption constitutes a breach of this Consent Order.

1           **D. Restitution.** It is AGREED that Respondents have paid restitution to the two confirmed  
2 Washington borrowers to whom Respondents provided residential mortgage loan modification  
3 services. It is further AGREED that, if the Department discovers that Respondents have provided  
4 residential mortgage loan modification services to other Washington borrowers without first  
5 obtaining and maintaining a license from the Department or qualifying for an exemption under the  
6 Act, Respondents will make restitution to those borrowers in amounts to be determined by the  
7 Department.

8           **E. Fine.** It is AGREED that Respondents shall pay a fine to the Department in the amount of  
9 \$10,000, in the form of a cashier's check made payable to the "Washington State Treasurer," upon  
10 entry of this Consent Order.

11           **F. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an  
12 investigation fee of \$200 in the form of a cashier's check made payable to the "Washington State  
13 Treasurer," upon entry of this Consent Order. The Fine and Investigation Fee may be paid together  
14 in one \$10,200 cashier's check made payable to the "Washington State Treasurer."

15           **G. Complete Cooperation with the Department.** It is AGREED that, upon written request  
16 by the Department, Respondent Hamilton shall provide the Department truthful and complete sworn  
17 statements outlining activities with respect to Respondent ALG and any and all persons involved or  
18 in any way associated with Respondent ALG, including but not limited to owners, employees,  
19 independent contractors, agents, businesses and persons with whom Respondent ALG dealt,  
20 communicated, or otherwise related. The "sworn statements" may take the form of affidavits,  
21 declarations, or deposition testimony, at the Department's discretion. A failure to cooperate fully,  
22 truthfully, and completely is a breach of this Consent Order. In addition to providing sworn  
23 statements, it is AGREED that, upon written request by the Department, Respondent Hamilton shall

1 cooperate fully, truthfully, and completely with the Department and provide any and all information  
2 known to her relating in any manner to Respondent ALG and any and all persons involved or in any  
3 way associated with Respondent ALG, including but not limited to owners, employees, independent  
4 contractors, agents, businesses and persons with whom Respondent ALG dealt, communicated, or  
5 otherwise related. It is further AGREED that, upon written request by the Department, Respondent  
6 Hamilton shall provide any and all documents, writings or materials, or objects or things of any kind  
7 in her possession or under her care, custody, or control that she is authorized to possess, obtain, or  
8 distribute relating directly or indirectly to all areas of inquiry and investigation. It is further  
9 AGREED that Respondent shall testify fully, truthfully, and completely at any and all proceedings  
10 related to any Department investigation or enforcement action or both related to any and all persons  
11 involved or in any way associated with Respondent ALG, and any respondents named therein. A  
12 failure to cooperate fully, truthfully, and completely is a breach of this Consent Order.

13 **H. 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 **I. 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 **J. 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 **K. 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.

1 **RESPONDENTS:**

2 Acceptance Legal Group

3 By:

4 /s/\_\_\_\_\_

5 Carol Hamilton  
6 Owner

04-15-2019\_\_\_\_\_

Date

7 /s/\_\_\_\_\_

8 Carol Hamilton  
9 Individually

04-15-2019\_\_\_\_\_

Date

10 **DO NOT WRITE BELOW THIS LINE**

11 THIS ORDER ENTERED THIS 3rd DAY OF May, 2019.

12 /s/\_\_\_\_\_

13 RICHARD ST. ONGE  
14 Acting Director  
15 Division of Consumer Services  
16 Department of Financial Institutions

17 Presented by:

18 /s/\_\_\_\_\_

19 BRETT CARNAHAN  
20 Financial Legal Examiner

21 Approved by:

22 /s/\_\_\_\_\_

23 STEVEN C. SHERMAN  
24 Enforcement Chief