

ORDER SUMMARY – Case Number: C-19-2599

Name(s): Christopher Ryan Williamson

Order Number: C-19-2599-20-FO01

Effective Date: 4/17/20

License Number: NMLS #1799171
Or NMLS Identifier [U/L] _____

License Effect: Respondent’s application for a mortgage loan originator license is denied.
Respondent is prohibited from participating in the conduct of the affairs of any consumer loan company or mortgage broker company subject to licensure by the Director, in any manner.

Not Apply Until: Permanent Prohibition.

Not Eligible Until: Permanent Prohibition.

Prohibition/Ban Until: Permanent Prohibition.

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: _____



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

IN THE MATTER OF INVESTIGATING the
Loan Originator License Application under the
Consumer Loan Act of Washington by:

No.: C-19-2599-20-FO01

CHRISTOPHER RYAN WILLIAMSON,
NMLS #1799171,
Respondent.

FINAL ORDER RE:
Christopher Ryan Williamson

I. DIRECTOR'S CONSIDERATION

Procedural History. This matter has come before the Deputy Director of the Department of Financial Institutions of the State of Washington acting in her delegated capacity ("Deputy Director"), pursuant to RCW 34.05.440(2). On March 29, 2019, former Director Gloria Papiez, through her designee, former Consumer Services Division Director Charles E. Clark¹, issued a Statement of Charges and Notice of Intent to Enter an Order to Deny Application for License, Prohibit from the Industry, Collect Investigation Fee, and Recover Costs and Expenses ("Statement of Charges") against Christopher Ryan Williamson ("Respondent Christopher Ryan Williamson"). On April 1, 2019, the Department of Financial Institutions ("Department") served Respondent with the Statement of Charges and accompanying documents, sent by First-Class mail and Federal Express overnight delivery. The Statement of Charges was accompanied by a cover letter dated April 1, 2019, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Respondent Christopher Ryan Williamson.

¹ Mr. Clark has since been appointed as Director of the Department of Financial Institutions and has delegated Deputy Director Catherine Mele Hetter to issue this Final Order.

1 On April 22, 2019, Respondent Christopher Ryan Williamson filed an Application for
2 Adjudicative Hearing. On July 15, 2019, the Department made a request to the Office of
3 Administrative Hearings (“OAH”) to assign an Administrative Law Judge (“ALJ”) to schedule and
4 conduct a hearing on the Statement of Charges. On July 19, 2019, OAH issued a Notice of
5 Prehearing Conference scheduling a prehearing conference on August 2, 2019, at 10:00 a.m., and
6 served the Notice on Respondent Christopher Ryan Williamson at the address provided in the
7 Application for Adjudicative Hearing.

8 On August 2, 2019, a representative for the Department and Respondent Christopher Ryan
9 Williamson, appearing *pro se*, attended a telephonic prehearing conference. On August 7, 2019, ALJ
10 Terry A. Schuh (ALJ Schuh) issued a Prehearing Conference Order and Notice of Motion Hearing
11 scheduling a motion hearing on December 20, 2019, at 10:00 a.m.

12 On November 15, 2019, a representative for the Department filed a Motion for Summary
13 Judgment. Respondent Christopher Ryan Williamson did not file a response. On December 20,
14 2019, a representative for the Department and Respondent Christopher Ryan Williamson attended the
15 motion hearing. On January 17, 2020, ALJ Schuh issued an Order Granting the Department’s
16 Motion for [Partial] Summary Judgement. On January 17, 2020, OAH mailed the Order Granting the
17 Department’s Motion for [Partial] Summary Judgement to Respondent Christopher Ryan Williamson.

18 This Order Granting the Department’s Motion for [Partial] Summary Judgement made
19 findings of facts for purpose of summary judgment and conclusions of law, granted the Department’s
20 Motion for [Partial] Summary Judgement, and affirmed the Department’s Statement of Charges.

21 Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondent Christopher Ryan Williamson
22 had ten (10) days from the date of service of the Order Granting the Department’s Motion for
23 [Partial] Summary Judgement to file a Petition for Reconsideration and Motion for Discretionary
24 Review of the Order Granting the Department’s Motion for [Partial] Summary Judgement.

1 Respondent Christopher Ryan Williamson did not file a Petition for Reconsideration and Motion for
2 Discretionary Review during the statutory period. On January 30, 2020, ALJ Schuh issued an Initial
3 Order Dismissing Matter based on the Department's waiver of recovery of costs and expenses.

4 A. Record Presented. The record presented to the Deputy Director for her review and for
5 entry of a final decision included the following:

- 6 1. Statement of Charges, cover letter dated April 1, 2019, and Notice of Opportunity
7 to Defend and Opportunity for Hearing, with documentation of service.
- 8 2. Application for Adjudicative Hearing for Respondent Christopher Ryan
9 Williamson
- 10 3. Request to OAH for Assignment of Administrative Law Judge.
- 11 4. Notice of Prehearing Conference dated July 19, 2019, with documentation of
12 service.
- 13 5. Prehearing Conference Order and Notice of Motion Hearing dated August 7, 2019,
14 with documentation of service.
- 15 6. Department's Motion for Summary Judgment dated November 15, 2019, with
16 documentation of service.
- 17 7. Order Granting Department's Motion for [Partial] Summary Judgement dated
18 January 17, 2020, with documentation of service.
- 19 8. Initial Order Dismissing Matter dated January 30, 2020, with documentation of
20 service.

21 B. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.461, the Deputy
22 Director hereby adopts the Order Granting Department's Motion for [Partial] Summary Judgement
23 and Initial Order Dismissing Matter, which are attached hereto.

24 II. FINAL ORDER

Based upon the foregoing, and the Deputy Director having considered the record and being
otherwise fully advised, NOW, THEREFORE:

1 A. IT IS HEREBY ORDERED, That:

- 2 1. Respondent Christopher Ryan Williamson’s application for a mortgage loan
3 originator license is denied.
- 4 2. Respondent Christopher Ryan Williamson is prohibited from participation in the
5 conduct of the affairs of any consumer loan company or mortgage broker company
6 subject to licensure by the Director, in any manner.

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

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

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

21 D. Judicial Review. Respondent Christopher Ryan Williamson has the right to petition
22 the superior court for judicial review of this agency action under the provisions of chapter 34.05
23 RCW. For the requirements for filing a Petition for Judicial Review, see RCW 34.05.510 and
24 sections following.

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

4 DATED this 17th day of April, 2020.

6 STATE OF WASHINGTON
7 DEPARTMENT OF FINANCIAL INSTITUTIONS

8 /s/
9 CATHERINE MELE HETTER
10 Deputy Director

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

IN THE MATTER OF INVESTIGATING the
Loan Originator License Application under the
Consumer Loan Act of Washington by:

No.: C-19-2599-19-SC01

CHRISTOPHER RYAN WILLIAMSON,
NMLS #1799171,

Respondent.

**STATEMENT OF CHARGES,
NOTICE OF INTENT TO ENTER AN
ORDER TO DENY APPLICATION FOR
LICENSE, PROHIBIT FROM THE
INDUSTRY, COLLECT INVESTIGATION
FEE, and RECOVER COSTS AND
EXPENSES**

INTRODUCTION

Pursuant to RCW 31.04.093 and RCW 31.04.165, 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 31.04.247, 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 Respondent Christopher Ryan Williamson (Respondent) submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a mortgage loan originator license under loanDepot.com, LLC, a consumer loan company licensed under the Act. The license application was received by the Department, through the Nationwide Mortgage Licensing System and Registry, on or about November 6, 2018.

1.2 Prior Criminal Conviction. On or around November 12, 2009, in the Superior Court of California, County of Orange, Respondent entered a guilty plea for a felony crime of dishonesty.

1 **1.3 Failure to Disclose Criminal Conviction.** Respondent’s license application required the
2 submission of a Multistate Uniform Individual Licensure Form (MU4 Form), which contains a series
3 of disclosure questions. The following question is included in the MU4 Form:

4 **Criminal Disclosure**

5 Have you ever been convicted of or pled guilty or nolo contendere (“no contest”) in a
6 domestic, foreign, or military court to any felony?

7 Respondent answered “no” to this question. Respondent was obligated by statute to answer questions
8 on the MU4 Form truthfully and to provide the Department with complete details of all events or
9 proceedings for all events relevant to the above stated questions. Respondent did not provide details,
10 documents, or other statements in his MU4 Form regarding his prior felony guilty plea.

11 **1.4 False Attestation.** On or about November 6, 2018, Respondent attested, under penalty of
12 perjury, that the information and statements contained within the MU4 Form are “current, true,
13 accurate, and complete[.]” To date, Respondent’s MU4 Form has not been updated to disclose the
14 prior guilty plea.

15 **1.5 Character and General Fitness.** On or about April 9, 2008, Respondent entered a Bank of
16 America and knowingly provided a [REDACTED].

17 **1.6 On-Going Investigation.** The Department’s investigation into the alleged violations of the
18 Act by Respondent continues to date.

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

20 **2.1 Requirement of No Prior Criminal Convictions.** Based on the Factual Allegations set forth
21 in Section I above, Respondent fails to meet the requirements of RCW 31.04.247(1)(d) and WAC
22 208-620-710(4)(c) by having been convicted of, or having pled guilty or nolo contendere to, a felony
23 in a domestic, foreign, or military court: (i) during the seven-year period preceding the date of the
24 application for licensing and registration; or (ii) at any time preceding the date of application, if the
25 felony involved an act of fraud, dishonesty, breach of trust, or money laundering.

1 **2.2 False Statements and Omissions of Material Facts.** Based on the Factual Allegations set
2 forth in Section I above, Respondent is in apparent violation of RCW 31.04.027(1)(h) and WAC 208-
3 620-550(6) by negligently making false statements or willfully making omissions of material facts in
4 connection with any investigation conducted by the Department or in connection with any
5 application.

6 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual
7 Allegations set forth in Section I above, Respondent fails to meet the requirements of RCW
8 31.04.247(1)(e) and WAC 208-620-710 by failing to demonstrate character and general fitness such
9 as to command the confidence of the community and to warrant a determination that the mortgage
10 loan originator will operate honestly, fairly, and efficiently within the purposes of the Act.

11 **III. AUTHORITY TO IMPOSE SANCTIONS**

12 **3.1 Authority to Deny Application for Mortgage Loan Originator License.** Pursuant to RCW
13 31.04.093(2), the Director may deny applications for licenses. Pursuant to RCW 31.04.247(2), the
14 Director shall not issue a mortgage loan originator license if the director finds the conditions of RCW
15 31.04.247 have not been met.

16 **3.2 Authority to Prohibit from the Industry.** Pursuant to RCW 31.04.093(6)(a), the Director
17 may issue an order prohibiting from participation in the affairs of any licensee, any officer, principal,
18 employee, or any other person subject to the Act for making false statements or omitting material
19 information from an application for a license that, if known, would have allowed the director to deny
20 the original application for a license.

21 **3.3 Authority to Collect Investigation Fee.** Pursuant to RCW 31.04.145(3) and WAC 208-620-
22 610(7), the Director may charge and collect an investigation fee calculated at \$69.01 per hour.

1 **3.4 Authority to Recover Costs and Expenses.** Pursuant to RCW 31.04.205(2), the Director
2 may recover the state's costs and expenses for prosecuting violations of the Act.

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

4 Respondent's violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,
5 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
6 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, RCW
7 31.04.205, and RCW 31.04.247. Therefore, it is the Director's intent to ORDER that:

- 8 4.1 Respondent Christopher Ryan Williamson's application for a mortgage loan originator
9 license be denied.
- 10 4.2 Respondent Christopher Ryan Williamson be prohibited from participation in the
11 conduct of the affairs of any consumer loan company or mortgage broker company
12 subject to licensure by the Director, in any manner.
- 13 4.3 Respondent Christopher Ryan Williamson pay an investigation fee. As of the date of
14 this Statement of Charges, the investigation fee totals \$814.32.
- 15 4.4 Respondent Christopher Ryan Williamson pay the Department's costs and expenses for
16 prosecuting violations of the Act in an amount to be determined at hearing or by
17 declaration with supporting documentation in event of default by Respondent.

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