

**ORDER SUMMARY**  
**Consumer Services Division Case Number C-22-3402**

*Consent Orders resolve investigations. In these, companies and individuals work with us to agree to terms that resolve the alleged issues in the investigation.*

|                     |  |
|---------------------|--|
| <b>Names</b>        | <b>Next Generation Processing, Inc., NMLS #1985521</b><br><b>Sally Jo Orosz, NMLS #1982470</b> |
| <b>Order Number</b> | C-22-3402-23-CO02  |
| <b>Date issued</b>  | January 2, 2024  |

**What does this Consent Order require?**

- Must pay a fine of \$6,922.44.
- Must pay an investigation fee of \$1,077.60. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Must cease and desist engaging in violations of the Mortgage Broker Practices Act.
- Must obtain a mortgage broker license and loan originator license prior to engaging in the business of an independent loan processing company for residential mortgage loans for real estate located in Washington.

**Need more information?**

You can contact the Consumer Services Division, Enforcement unit at (360) 902-9703 or [cseforcecomplaints@dfi.wa.gov](mailto:cseforcecomplaints@dfi.wa.gov). *Please remember that we cannot provide financial or legal advice to members of the public. We also cannot release confidential information.*

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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:

NEXT GENERATION PROCESSING, INC.,  
NMLS #1985521,

and

SALLY JO OROSZ, Owner,  
NMLS #1982470,

Respondents.

No.: C-22-3402-23-CO02

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Ali Higgs, Acting Director, Division of Consumer Services, and Next Generation Processing, Inc. (Respondent NGP) and Sally Jo Orosz, Owner of Respondent NGP (Respondent Orosz), 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:

**I. FINDINGS OF FACT**

1.1 Respondent NGP has never obtained a mortgage broker license in accordance with the Act from the Department.

1.2 Respondent Orosz is the owner and a loan processor of Respondent NGP.

1.3 Respondent Orosz has never obtained a loan originator license in accordance with the Act from the Department.

CONSENT ORDER  
C-22-3402-23-CO02  
NEXT GENERATION PROCESSING, INC., AND  
SALLY JO OROSZ

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

1 1.4 Between at least January 6, 2021, and April 1, 2022, Respondents engaged in the business of  
2 independent contractor loan processors for at least seventy-two residential mortgage loans made for  
3 real estate located in Washington. Respondents collected and distributed information for the  
4 processing of the loans, and communicated with borrowers to obtain the information needed to  
5 process the loans.

## 6 II. CONCLUSIONS OF LAW

7 2.1 Based on the above Finding of Fact 1.4, Respondent NGP violated RCW 19.146.200(1) by  
8 engaging in the business of a mortgage broker without first obtaining and maintaining a license under  
9 the Act; and WAC 208-660-300(13) by engaging in the business of an independent loan processing  
10 company without first obtaining and maintaining a mortgage broker license under the Act, without  
11 having a designated broker, and without having at least one licensed loan originator.

12 2.2 Based on the above Finding of Fact 1.4, Respondent Orosz violated RCW 19.146.200(1) by  
13 engaging in the business of a loan originator without first obtaining and maintaining a license under  
14 the Act; and RCW 19.146.0201(11) by failing to comply with federal law applicable to the Act,  
15 specifically, 12 U.S.C. § 5103(b)(2) that requires a state issued loan originator license to engage in  
16 the business of an independent contractor loan processor for residential mortgage loans.

## 17 III. AGREEMENT AND ORDER

18 The Department and Respondents have agreed upon a basis for resolution of the Findings of  
19 Fact and Conclusions of Law identified in this Consent Order. Pursuant to RCW 19.146.218 and  
20 RCW 34.05.060, Respondents and the Department agree to entry of this Consent Order and further  
21 agree that the matters alleged herein may be economically and efficiently settled by the entry of this  
22 Consent Order.

23 Based upon the foregoing:

1 **3.1 Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the  
2 activities discussed herein.

3 **3.2 Waiver of Hearing.** It is AGREED that Respondents hereby waive any right they have to a  
4 hearing and any and all administrative and judicial review of the issues raised in this matter or the  
5 resolution reached herein.

6 **3.3 No Admission of Liability.** The parties intend this Consent Order to fully resolve the matters  
7 alleged herein and agree that Respondents neither admit nor deny any wrongdoing by its entry.

8 **3.4 Cease and Desist and Future Compliance.** It is AGREED that Respondents have  
9 represented and warranted to the Department that they have ceased and desisted from engaging in the  
10 above described violations of the Act, the rules, and applicable federal laws and regulations. It is  
11 further AGREED and ORDERED that Respondents shall henceforth comply with Act and all related  
12 rules.

13 **3.5 Licenses Required.** It is AGREED that in order to engage in the business of an independent  
14 loan processing company for residential mortgage loans for real estate located in Washington,  
15 Respondents must obtain a mortgage broker license and loan originator license in accordance with  
16 the Act, or qualify for an exemption from licensing as delineated in the Act. It is further AGREED  
17 that the entry of this Consent Order will not preclude Respondents from obtaining mortgage broker or  
18 loan originator licenses in the future, so long as Respondents have complied with the terms of this  
19 Consent Order and so long as Respondents meet all license application requirements.

20 **3.6 Fine.** It is AGREED that Respondents shall pay a fine to the Department in the amount of  
21 \$6,922.44 pursuant to paragraph 3.8.

22 **3.7 Investigation Fee.** It is AGREED that Respondents shall pay an investigation fee to the  
23 Department in the amount of \$1,077.60 pursuant to paragraph 3.8.

1 **3.8 Payment.** It is AGREED that the Fine and Investigation Fee totaling \$8,000.04 shall be paid  
2 in twelve (12) payments of \$666.67 in the form of a cashier's check made payable to the  
3 "Washington State Treasurer." On or before December 15, 2023, Respondents shall make the first  
4 payment of \$666.67 upon delivery of this Consent Order to the Department, properly dated and  
5 signed. Respondents shall make all subsequent payments by the 15<sup>th</sup> day of each month in the form  
6 of a cashier's check made payable to the "Washington State Treasurer" until the entire Fine and  
7 Investigation fee has been paid. Respondents may pay any or all of the monthly payments in advance  
8 of the established due date. Respondents shall submit payments by U.S. Mail or overnight delivery  
9 using the following addresses:

10 U.S. Mail:

11 Department of Financial Institutions  
12 Division of Consumer Services  
13 Enforcement Unit  
14 PO Box 41200  
15 Olympia, WA 98504-1200

10 Overnight Delivery:

11 Department of Financial Institutions  
12 Division of Consumer Services  
13 Enforcement Unit  
14 150 Israel Rd SW  
15 Tumwater, WA 98501

14 **3.9 Records Retention.** It is AGREED that Respondent NGP, its officers, employees, and agents  
15 shall maintain records in compliance with the Act and provide the Director with the location of the  
16 books, records and other information relating to Respondent NGP's mortgage broker business  
17 conducted prior to licensure, and the name, address and telephone number of the individual  
18 responsible for maintenance of such records in compliance with the Act.

19 **3.10 Non-Compliance with Order.** It is AGREED that Respondents understand that failure to  
20 abide by the terms and conditions of this Consent Order may result in further legal action by the  
21 Director. In the event of such legal action, Respondents may be responsible to reimburse the Director  
22 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

23 **3.11 Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this  
24 Consent Order, which is effective when signed by the Director's designee.

1 **3.12 Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read  
2 this Consent Order in its entirety and fully understands and agrees to all of the same.

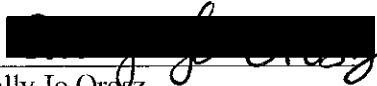
3 **3.13 Authority to Execute Order.** It is AGREED that the undersigned authorized representative  
4 has represented and warranted that he has the full power and right to execute this Consent Order on  
5 behalf of Respondent NGP.

6 **3.14 Counterparts.** This Consent Order may be executed in any number of counterparts,  
7 including by facsimile or e-mail of a .pdf or similar file, each of which shall be deemed to be an  
8 original, but all of which, taken together, shall constitute one and the same Consent Order.


9  
10 **RESPONDENTS:**

Next Generation Processing, Inc.

11 By:

12   
13 Sally Jo Orosz  
Owner

12-15-23  
Date

14   
15 Sally Jo Orosz  
16 Individually

12-15-23  
Date

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DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 2nd DAY OF January, 2024.



[Redacted signature]

ALI HIGGS, Acting Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

[Redacted signature] *Megan Guthrie*

MEGAN GUTHRIE  
Financial Legal Examiner

Approved by:

[Redacted signature]

JAMES R. BRUSSELBACK  
Acting Enforcement Chief