

**ORDER SUMMARY**  
**Consumer Services Division Case Number C-23-3519**

**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>Name(s)</b>	<b>SSP Services, LLC</b> Sylviane Gertrude Potter, NMLS #82146
<b>Order Number</b>	C-23-3519-23-CO01
<b>Date issued</b>	August 28, 2023

**What does this Consent Order require?**

- **All terms of this order are complete.**
- Must pay an investigation fee of \$156.00. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Respondents must obtain a mortgage broker license and have a loan originator license sponsored by a licensed mortgage broker to engage in business of an independent loan processing company for residential mortgage loans 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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## CONSENT ORDER

Respondents.

## FINDINGS OF FACT

**1.4** Between September 15, 2020, and April 12, 2022, Respondents processed at least eight residential mortgage loans for real estate located in Washington as an independent contractor for a

1 company licensed as a mortgage broker under the Act. Respondents collected and distributed  
2 information for the processing of the loans, and communicated with borrowers to obtain the  
3 information needed to process the loans.

#### 4 **CONCLUSIONS OF LAW**

5 **2.1** Based on the above Findings of Fact, Respondent SSP violated RCW 19.146.200(1) by  
6 engaging in the business of a mortgage broker without first obtaining and maintaining a license under  
7 the Act; and WAC 208-660-300(13) by engaging in the business of an independent loan processing  
8 company without first obtaining and maintaining a mortgage broker license under the Act, without  
9 having a designated broker, and without having at least one licensed loan originator sponsored by the  
10 company who is approved by the Director.

11 **2.2** Based on the above Findings of Fact, Respondent Potter violated RCW 19.146.200(1) and  
12 WAC 208-660-300(13) by engaging in the business of a loan originator related to Respondent SSP's  
13 business without being sponsored by a licensed mortgage broker.

#### 14 **AGREEMENT AND ORDER**

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

20 Based upon the foregoing:

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

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

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

6 **D. Licenses Required.** It is AGREED that in order to engage in the business of an independent  
7 loan processing company for residential mortgage loans for real estate located in Washington,  
8 Respondents must obtain a mortgage broker license and have a loan originator license sponsored by a  
9 licensed mortgage broker that is approved by the Director in accordance with the Act, or qualify for  
10 an exemption from licensing as delineated in the Act. It is further AGREED that the entry of this  
11 Consent Order will not preclude Respondents from obtaining mortgage broker or loan originator  
12 licenses or sponsorship of a loan originator license in the future, so long as Respondents have  
13 complied with the terms of this Consent Order and so long as Respondents meet all license  
14 application requirements.

15 **E. Investigation Fee.** It is AGREED that Respondents shall pay an investigation fee to the  
16 Department in the amount of \$156.00 in the form of a cashier's check made payable to the  
17 "Washington State Treasurer" upon delivery of this Consent Order to the Department, properly dated  
18 and signed.

19 **F. Records Retention.** It is AGREED that Respondent SSP, its officers, employees, and agents  
20 shall maintain records in compliance with the Act and provide the Director with the location of the  
21 books, records and other information relating to Respondent's mortgage broker business conducted  
22 prior to licensure, and the name, address and telephone number of the individual responsible for  
23 maintenance of such records in compliance with the Act.

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

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

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

9 **J. Authority to Execute Order.** It is AGREED that the undersigned authorized representative  
10 has represented and warranted that he has the full power and right to execute this Consent Order on  
11 behalf of Respondent SSP.

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

15 **RESPONDENTS:**

SSP Services, LLC

16 By:

17 

18 Sylviane Gertrude Potter  
Owner

08/14/2023

Date

19 

20 Sylviane Gertrude Potter  
21 Individually

08/14/2023

Date

22  
23 DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 28th DAY OF "August", 2023.



[REDACTED]  
LUCINDA FAZIO, Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

[REDACTED]  
MEGAN GUTHRIE  
Financial Legal Examiner

Approved by:

[REDACTED]  
JACK McCLELLAN  
Enforcement Chief