

**ORDER SUMMARY**  
**Consumer Services Division Case Number C-23-3583**

*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</b>	<b>Jason Wayne Harris, NMLS #284822</b>
<b>Order Number</b>	C-23-3583-24-CO01
<b>Date issued</b>	12/2/24

**What does this Consent Order require?**

- Respondent must pay a fine of \$2,250.00.
- Respondent must pay an investigation fee of \$1,345.70. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Respondent must cease and desist from engaging in the business of a mortgage loan originator.
- Respondent's mortgage loan originator license is surrendered.
- Respondent isn't allowed to participate in the affairs of any consumer loan company or mortgage broker in Washington until December 2, 2027.
- Respondent must not apply for any license with DFI until December 2, 2027.

**Need more information?**

You can contact the Consumer Services Division, Enforcement unit at (360) 902-8703 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  
Consumer Loan Act of Washington by:

No.: C-23-3583-24-CO01

CONSENT ORDER

JASON WAYNE HARRIS,  
NMLS #284822,

Respondent.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Ali Higgs, Division of Consumer Services Director, and Jason Wayne Harris (Respondent), 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 31.04 of the Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-23-3583-24-SC01 (Statement of Charges), entered April 17, 2024 (copy attached hereto). Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above-captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges and agree that the Respondent does not admit any wrongdoing by its entry. Respondent is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

1 Based upon the foregoing:

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

4 **2. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a  
5 hearing before an administrative law judge, and hereby waives his right to a hearing and any and all  
6 administrative and judicial review of the issues raised in this matter, or of the resolution reached  
7 herein. Accordingly, Respondent, by his signature below, withdraws his appeal to the Office of  
8 Administrative Hearings.

9 **3. No Admission of Liability.** The parties intend this Consent Order to fully resolve the  
10 Statement of Charges and agree that Respondent does not admit to any wrongdoing by its entry.

11 **4. Cease and Desist.** It is AGREED that Respondent shall cease and desist from engaging  
12 in the business of a mortgage loan originator.

13 **5. Surrender of License.** It is AGREED that Respondent will surrender his mortgage loan  
14 originator license effective the date of entry of this Consent Order.

15 **6. Prohibition from Industry.** It is AGREED that, for a period of three (3) years from the  
16 date of entry of this Consent Order, Respondent is prohibited from participating, in any capacity, in  
17 the conduct of the affairs of any consumer loan company or mortgage broker licensed by the  
18 Department or subject to licensure or regulation by the Department.

19 **7. Application for License.** It is AGREED that, for a period of three (3) years from the date  
20 of entry of this Consent Order, Respondent shall not apply to the Department for any license under  
21 any name. It is FURTHER AGREED that, should Respondent apply to the Department for any  
22 license under any name at any time later than three (3) years from the date of entry of this Consent  
23 Order, Respondent shall be required to meet any and all application requirements in effect at that  
24 time.

1           **8. Fine.** It is AGREED that Respondent shall pay a fine to the Department in the amount of  
2 \$2,250.00, pursuant to Paragraph 10.

3           **9. Investigation Fee.** It is AGREED that Respondent shall pay to the Department an  
4 investigation fee of \$1,345.70, pursuant to Paragraph 10.

5           **10. Payments.** It is AGREED that the Fine and Investigation Fee shall be paid together in one  
6 \$3,595.70 cashier's check made payable to the "Washington State Treasurer," upon delivery of this  
7 Consent Order to the Department, properly dated and signed.

8           **11. Authority to Execute Order.** It is AGREED that the undersigned have represented and  
9 warranted that they have the full power and right to execute this Consent Order on behalf of the  
10 Respondent.

11           **12. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to  
12 abide by the terms and conditions of this Consent Order may result in further legal action by the  
13 Director. In the event of such legal action, Respondent may be responsible to reimburse the Director  
14 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

15           **13. Voluntarily Entered.** It is AGREED that Respondent has voluntarily entered into this  
16 Consent Order, which is effective when signed by the Director's designee.

17           **14. Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read  
18 this Consent Order in its entirety and fully understands and agrees to all of the same.

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

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1 **RESPONDENT:**

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4 JASON WAYNE HARRIS

11/13/2024

Date

5 Approved for Entry:

6   
7 JESSICA M. CREAGER, WSBA No.42183  
8 Attorney at Law  
9 Seattle Litigation Group, PLLC  
10 Attorney for Respondent

11/13/2024

Date

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DO NOT WRITE BELOW THIS LINE

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



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

Presented by:



MEGAN GUTHRIE  
Financial Legal Examiner

Reviewed by:



DREW STILLMAN  
Financial Legal Examiner Supervisor

Approved by:



JAMES R. BRUSSELBACK  
Acting Enforcement Chief

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

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IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Consumer Loan Act of Washington by:

JASON WAYNE HARRIS,  
NMLS #284822,

Respondent.

No. C-23-3583-24-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENT TO ENTER AN  
ORDER TO CEASE AND DESIST, REVOKE  
LICENSE, PROHIBIT FROM INDUSTRY,  
IMPOSE FINE, COLLECT INVESTIGATION  
FEE, and RECOVER COSTS AND  
EXPENSES

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**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 31.04.145, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Acting Director Ali Higgs, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondent.** The Washington State Department of Financial Institutions (Department) licensed Jason Wayne Harris (Respondent Harris), to conduct business as a mortgage loan originator on or about June 2, 2010, and remains licensed to the date.

**1.2 False Loan Document.** On or about March 6, 2020, Respondent Harris submitted or created at least one false consumer explanation letter for a residential mortgage loan file of a Washington prospective borrower that was submitted to the lender.

1 **1.3 False Signature.** On or about March 6, 2020, Respondent Harris falsely signed at least one  
2 consumer explanation letter for a residential mortgage loan file of a Washington prospective  
3 borrower using the borrower's name and submitted it to a lender.

4 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the  
5 Act by Respondent Harris continues to date.

## 6 **II. GROUNDS FOR ENTRY OF ORDER**

7 **2.1 Definition of Residential Mortgage Loan.** Pursuant to RCW 31.04.015(24) "residential  
8 mortgage loan" means any loan primarily for personal, family, or household use that is secured by a  
9 mortgage, deed of trust, or other consensual security interest on a dwelling, as defined in the truth in  
10 lending act, or residential real estate upon which is constructed or intended to be constructed a  
11 dwelling.

12 **2.2 Definition of Mortgage Loan Originator.** Pursuant to RCW 31.04.015(18)(a), "Mortgage  
13 loan originator" means an individual who for compensation or gain (i) takes a residential mortgage  
14 loan application, or (ii) offers or negotiates terms of a residential mortgage loan. "Mortgage loan  
15 originator" also includes individuals who hold themselves out to the public as able to perform any of  
16 these activities.

17 **2.3 Definition of Borrower.** Pursuant to RCW 31.04.015(4), "Borrower" means any person who  
18 consults with or retains a licensee or person subject to this chapter in an effort to obtain or seek  
19 information about obtaining a loan, regardless of whether that person actually obtains such a loan.

20 **2.4 Employing Scheme, Device, or Artifice to Defraud or Mislead.** Based on the Factual  
21 Allegations set forth in Section 1.2 and 1.3 above, Respondent is in apparent violation of RCW  
22 31.04.027(1)(a) by directly or indirectly employ any scheme, device, or artifice to defraud or mislead  
23 any borrower, to defraud or mislead any lender, or to defraud or mislead any person.



1 **2.5 Unfair or Deceptive Practice.** Based on the Factual Allegations set forth in Section 1.2 and  
2 1.3 above, Respondent is in apparent violation of RCW 31.04.027(1)(b) for directly or indirectly  
3 engaging in any unfair or deceptive practice toward any person.

### 4 **III. AUTHORITY TO IMPOSE SANCTIONS**

5 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 31.04.093(5)(a), the  
6 Director may issue an order directing a licensee, its employee or loan originator, or other person  
7 subject to the Act to cease and desist from conducting business in a manner that is injurious to the  
8 public or violates any provision of the Act.

9 **3.2 Authority to Revoke License.** Pursuant to RCW 31.04.093(3)(b), if the Director finds that a  
10 licensee has either knowingly or without the exercise of due care, has violated any provision of the  
11 Act, then the Director may revoke a license issued under the Act.

12 **3.3 Authority to Prohibit from the Industry.** Pursuant to RCW 31.04.093(6)(e), the Director  
13 may issue an order prohibiting from participation in the affairs of any licensee, any officer, principal,  
14 employee or mortgage loan originator, or any other person subject to the Act for a violation of RCW  
15 31.04.027.

16 **3.4 Authority to Impose Fine.** Pursuant to RCW 31.04.093(4)(a), the Director may impose fines  
17 of up to one hundred dollars per day, per violation, upon the licensee, its employee or loan originator,  
18 or any other person subject to the Act for any violation of the Act.

19 **3.5 Authority to Charge Investigation Fee.** Pursuant to RCW 31.04.145(3) and WAC 208-620-  
20 590, WAC 208-620-610(7), every licensee examined or investigated by the Director or the Director's  
21 designee shall pay for the cost of the investigation, calculated at the rate of \$69.01 per staff hour  
22 devoted to the investigation.

23 **3.6 Authority to Recover Costs and Expenses.** Pursuant to RCW 31.04.205(2), the Director  
24 may recover the state's costs and expenses for prosecuting violations of the Act.

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

2 Respondent’s violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,  
3 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose  
4 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, RCW  
5 31.04.202, and RCW 31.04.205. Therefore, it is the Director’s intent to ORDER that:

6 **4.1** Respondent Jason Wayne Harris cease and desist from engaging in the business of a  
7 mortgage loan originator.

8 **4.2** Respondent Jason Wayne Harris license to conduct the business of a mortgage loan  
9 originator be revoked.

10 **4.3** Respondent Jason Wayne Harris be prohibited from participation in the conduct of the  
11 affairs of any consumer loan company subject to licensure by the Director, in any  
12 manner, for a period of 7 years.

13 **4.4** Respondent Jason Wayne Harris pay a fine, which as of the date of this Statement of  
14 Charges totals \$4,500.

15 **4.5** Respondent Jason Wayne Harris pay an investigation fee, which as of the date of this  
16 Statement of Charges totals \$1,345.70.

17 **4.6** Respondent Jason Wayne Harris pay the Department’s costs and expenses  
18 for prosecuting violations of the Act in an amount to be determined at hearing or by  
19 declaration with supporting documentation in event of default by Respondent Jason  
20 Wayne Harris.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist, Revoke  
3 License, Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Recover Costs and  
4 Expenses (Statement of Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW  
5 31.04.165, RCW 31.04.202, and RCW 31.04.205, and is subject to the provisions of chapter 34.05  
6 RCW (The Administrative Procedure Act). Respondent may make a written request for a hearing as  
7 set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
8 accompanying this Statement of Charges.

9  
10 Dated this 17th day of April, 2024.



11 [Redacted Signature]  
12 \_\_\_\_\_  
13 ALI HIGGS, Acting Director  
14 Division of Consumer Services  
15 Department of Financial Institutions

16 Presented by:

17 [Redacted Signature]  
18 \_\_\_\_\_  
19 MEGAN GUTHRIE  
20 Financial Legal Examiner

21 Reviewed by:

22 [Redacted Signature]  
23 \_\_\_\_\_  
24 KENDALL FREED  
Financial Legal Examiner Supervisor

Approved by:

[Redacted Signature]  
\_\_\_\_\_

JAMES R. BRUSSELBACK  
Acting Enforcement Chief