

ORDER SUMMARY
Consumer Services Division Case Number C-23-3622

***Final Orders** resolve investigations where companies or individuals have been charged and then the Department has imposed sanctions.*

Once DFI serves the Final Order on the individual or company, the company or individual has 30 days to petition (formally ask) the Director of DFI to reconsider. The company or individual can appeal in superior court.

Name	Jeffrey Lenard Moore, NMLS #846468
Order Number	C-23-3622-23-FO01
Date issued	November 6, 2023

What does this Final Order require?

- **All terms of this order are complete.**
- Jeffrey Lenard Moore’s mortgage loan originator license is revoked.

Need more information?

You can contact the Consumer Services Division, Enforcement unit at (360) 902-9703 or 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 INVESTIGATING:
the Mortgage Loan Originator License Application
under the Consumer Loan Act of Washington by:

No.: C-23-3622-23-FO01

FINAL ORDER

JEFFREY LENARD MOORE,
NMLS #846468,

Respondent.

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I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Acting Director, Ali Higgs (Director's designee), pursuant to RCW 34.05.440(1). On September 18, 2023, the Director, through then Director's designee Lucinda Fazio, issued a Statement of Charges and Notice of Intent to Enter an Order to Revoke License (Statement of Charges) against Jeffrey Lenard Moore (Respondent). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated September 19, 2023, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Respondent (collectively, accompanying documents).

On, September 19, 2023, the Department served Respondent with the Statement of Charges and accompanying documents, sent by First-Class mail and FedEx overnight delivery. On September 21, 2023, the documents sent via FedEx overnight delivery were delivered to Respondent. The documents sent via First-Class mail were not returned to the Department by the United States Postal Service.

1 Respondent did not request an adjudicative hearing within twenty calendar days after the
2 Department served the Notice of Opportunity to Defend and Opportunity for Hearing, as provided for
3 in WAC 208-08-050(2).

4 B. Record Presented. The record presented to the Director's designee for their review
5 and for entry of a final decision included the Statement of Charges, cover letter dated September 19,
6 2023, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for
7 Adjudicative Hearing for Respondent, with documentation of service.

8 C. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(1), the
9 Director's designee hereby adopts the Statement of Charges, which is attached hereto.

10 II. FINAL ORDER

11 Based upon the foregoing, and the Director's designee having considered the record and being
12 otherwise fully advised, NOW, THEREFORE:

13 A. IT IS HEREBY ORDERED, That:

14 Respondent Jeffrey Lenard Moore's license to conduct the business of a mortgage
15 loan originator in the State of Washington is revoked.

16 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a
17 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
18 must be filed in the Office of the Director of the Department of Financial Institutions by courier at
19 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
20 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The
21 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
22 Reconsideration a prerequisite for seeking judicial review in this matter.

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

4 C. Stay of Order. The Director's designee has determined not to consider a Petition to
5 Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
6 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

7 D. Judicial Review. Respondent has the right to petition the superior court for judicial
8 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for
9 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

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

13 DATED this 6th day of November, 2023.



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16 STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS

17 [Redacted Signature]
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19 _____
20 ALI HIGGS, Acting Director
21 Division of Consumer Services

1 STATE OF WASHINGTON
2 DEPARTMENT OF FINANCIAL INSTITUTIONS
3 DIVISION OF CONSUMER SERVICES

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

7 JEFFREY LENARD MOORE,
8 NMLS No. 846468

Respondent.

No.: C-23-3622-23-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENT TO ENTER AN
ORDER TO REVOKE LICENSE

9 INTRODUCTION

10 Pursuant to RCW 31.04.093 and RCW 31.04.165, the Director of the Department of
11 Financial Institutions of the State of Washington (Director) is responsible for the administration of
12 chapter 31.04 RCW, the Consumer Loan Act (Act). After having conducted an investigation
13 pursuant to RCW 31.04.145, and based upon the facts available as of the date of this Statement of
14 Charges, the Director, through his designee, Division of Consumer Services Director Lucinda Fazio,
15 institutes this proceeding and finds as follows:

16 I. FACTUAL ALLEGATIONS

17 **1.1 Respondent Jeffrey Lenard Moore (Respondent)** was licensed by the Department of
18 Financial Institutions of the State of Washington (Department) as a mortgage loan originator on or
19 about October 4, 2022, and continues to be licensed to date.

20 **1.2 Prior Mortgage Loan Originator License Revocation.** Respondent's mortgage loan
21 originator license was revoked in the states of Montana and Connecticut.

- 22 a. Montana Revocation – On February 10, 2023, the Montana Department of
23 Administration, Division of Banking and Financial Institutions (Division) issued an
24 order revoking Respondent's mortgage loan originator license.

1 b. Connecticut Revocation – On May 15, 2023, the Banking Commissioner of the State
2 of Connecticut issued an order suspending Respondent’s mortgage loan originator
3 license; and on August 14, 2023, issued order Revoking Respondent’s license.

4 **1.3 Failure to Disclose Changes to NMLS Disclosure Questions.** As part of Respondent’s
5 application for a mortgage loan originator license with the Department, Respondent completed
6 responses to disclosure questions in the Nationwide Multistate Licensing System (NMLS). On or
7 about November 3, 2022, Respondent answered *no* to disclosure question K(5) that asked *has any*
8 *state or federal regulatory agency or foreign financial regulatory authority or self-regulatory*
9 *organization (SRO) ever: revoked your registration or license?* To date, Respondent has not updated
10 his response to the NMLS disclosure question, nor has he uploaded supporting documents, to
11 disclose to the Department the two orders that revoked his licenses in other states.

12 **GROUND FOR ENTRY OF ORDER**

13 **2.1 Requirement of No Prior Mortgage Loan Originator License Revocation.** Based on the
14 Factual Allegations set forth in Section 1.2 above, Respondent fails to meet the requirements of
15 RCW 31.04.247(1)(c) and WAC 208-620-710(4)(b) to hold a mortgage loan originator license by
16 having a mortgage loan originator license revoked in any governmental jurisdiction.

17 **2.2 Requirement to Report Changes in NMLS Disclosure Questions.** Based on the Factual
18 Allegations set forth in Section 1.3 above, Respondent is in apparent violation of RCW
19 31.04.027(1)(b) and WAC 208-620-710(27) by failing to notify the director through amendment to
20 the NMLS and upload supporting documents within ten business days of a change to a response to a
21 disclosure question within NMLS.

22 **III. AUTHORITY TO IMPOSE SANCTIONS**

23 **3.1 Authority to Revoke License.** Pursuant to RCW 31.04.093(3)(b) and (c), the Director may
24 revoke a license if a licensee either knowingly or without the exercise of due care, has violated any

1 provision of the Act or the rules adopted thereunder, or if a fact or condition exists that, if it had
2 existed at the time of the original application for the license, clearly would have allowed the director
3 to deny the application for the original license.

4 IV. NOTICE OF INTENT TO ENTER ORDER

5 Respondent's violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,
6 as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose
7 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, RCW
8 31.04.202, and RCW 31.04.205. Therefore, it is the Director's intent to ORDER that:

9 4.1 Respondent Jeffrey Lenard Moore's license to conduct the business of a mortgage
10 loan originator in the State of Washington be revoked.

11 V. AUTHORITY AND PROCEDURE

12 This Statement of Charges and Notice of Intent to Enter an Order to Revoke License
13 (Statement of Charges) is issued pursuant to the provisions of RCW 31.04.093, RCW 31.04.165,
14 RCW 31.04.202, and RCW 31.04.205, and is subject to the provisions of chapter 34.05 RCW, the
15 Administrative Procedure Act. Respondent may make a written request for a hearing as set forth in
16 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING
17 accompanying this Statement of Charges.

18 Dated this 18th day of September 2023.



19 [Redacted signature]

20 Lucinda Fazio, Director
21 Division of Consumer Services
22 Department of Financial Institutions

23 Presented by:

24 [Redacted signature]

SANDRA MÉNDEZ
Financial Legal Examiner

Approved by:

[Redacted signature]

JACK McCLELLAN
Enforcement Chief