

**ORDER SUMMARY**  
**Consumer Services Division Case Number C-23-3670-24-CO01**

**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>Timberland Service Corp.</b> <b>Melissa Richards</b>
<b>Order Number</b>	C-23-3670-24-CO01
<b>Date Issued</b>	3/11/2024

**What does this Consent Order require?**

- **All terms of this order are complete.**
- Must pay a fine of \$950.
- Must pay an investigation fee of \$878.12. (Investigation fees cover the cost of DFI staff time working on the investigation.)

**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.

STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the Escrow  
Agent Registration Act of Washington by:

No.: C-23-3670-24-CO01

CONSENT ORDER

TIMBERLAND SERVICE CORP., and

MELISSA MARIE RICHARDS, Owner and  
Designated Escrow Officer,

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Ali Higgs, Acting Director, Division of Consumer Services, Timberland Service Corp. and Melissa Marie Richards (Respondents), 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) 18.44, the Escrow Agent Registration Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, based upon the following:

**FINDINGS OF FACT**

**1.1 Respondent Timberland Service Corp. (Respondent Timberland Service)** was licensed by the Washington State Department of Financial Institutions Division of Consumer Services (Department) to conduct business as an Escrow Agent on or about September 24, 2008, and continues to be licensed to date.

**1.2 Respondent Melissa Marie Richards (Respondent Richards)** is the owner of Respondent Timberland Service. Respondent Richards was licensed by the Department to conduct business as an Escrow Officer on or about September 24, 2008, and was designated as the Designated Escrow Officer (DEO) for Respondent Timberland Service. Respondent Richards did not renew her Escrow Officer License for 2023, and her Escrow Officer License expired on September 24, 2023. Respondent Richards renewed her license on October 12, 2023.

1 **1.3 Escrow Transactions.** During the period that Respondent Richard's Escrow Officer license  
2 was expired, Respondent Timberland Service opened six and closed four escrow transactions.

### 3 **CONCLUSIONS OF LAW**

4 **2.1** Based upon the above Findings of Fact, Respondents violated RCW 18.44.071 and  
5 Washington Administrative Code (WAC) 208-680-243(3) by conducting business as an Escrow  
Agent without a licensed DEO.

### 6 **AGREEMENT AND ORDER**

7 The Department and Respondents have agreed upon a basis for resolution of the Findings of  
8 Fact and Conclusions of Law identified in this Consent Order. Pursuant to RCW 18.44, the Escrow  
9 Agent Registration Act, and RCW 34.05.060 of the Administrative Procedure Act, Respondents and  
10 the Department agree to entry of this Consent Order and further agree that the matters alleged  
herein may be economically and efficiently settled by the entry of this Consent Order. Respondents  
hereby admit the Findings of Fact and Conclusions of Law identified in this Consent Order.

11 Based upon the foregoing:

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

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

15 **C. Escrow Agent License.** It is AGREED that Respondent Timberland Service's license to  
16 conduct business as an Escrow Agent is not affected by this action. Respondents AGREE that  
17 Respondent Timberland Service will not conduct business as an Escrow Agent without a qualified  
and approved DEO.

18 **D. Escrow Officer License.** It is AGREED that Respondent Richard's license to conduct  
19 business as an Escrow Officer is not affected by this action. Respondents AGREE and understand  
20 that Respondent Richards may not conduct business as an Escrow Officer or act as DEO without a  
license.

21 **E. Fine.** It is AGREED that Respondents shall jointly and severally pay a fine to the  
22 Department in the amount of \$950, upon delivery to the Department of this Consent Order, properly  
23 dated and signed.



1 **F. Investigation Fee.** It is AGREED that Respondents shall jointly and severally pay an  
2 investigation fee to the Department in the amount of \$878.12 upon delivery to the Department of  
3 this Consent Order, properly dated and signed. It is FURTHER AGREED that the Fine and  
4 Investigation Fee shall be paid together in one cashier's check in the amount of \$1,828.12, made  
payable to the "Washington State Treasurer."

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

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


9 **I. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read  
10 this Consent Order in its entirety and fully understand and agree to all of the same.

11 **J. Authority to Execute Order.** It is AGREED that the undersigned have represented and  
12 warranted that they have the full power and right to execute this Consent Order on behalf of the  
parties represented.

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

16 **RESPONDENTS:**

17 Timberland Service, Corp., by:

18   
19 \_\_\_\_\_  
Melissa Marie Richards  
20 Owner and Designated Escrow Officer for  
Timberland Service, Corp.

21  
22  
23  
24  
Date 2/21/24

1 Melissa Marie Richards, by:

2 [REDACTED]

3 Melissa Marie Richards  
4 Individually

2/22/24  
Date

5 DO NOT WRITE BELOW THIS LINE

6 THIS ORDER ENTERED THIS 11th DAY OF March, 2024.



10 [REDACTED]  
ALI HIGGS, Acting Director  
Division of Consumer Services  
Department of Financial Institutions

11 Presented by:

12 [REDACTED]  
13 LAURA J. DRABANDT  
14 Financial Legal Examiner

15 Reviewed by:

16 [REDACTED]  
17  
18 DREW STILLMAN  
Financial Legal Examiner Supervisor

19 Approved by:

20 [REDACTED]  
21  
22 JAMES R. BRUSSELBACK  
Acting Enforcement Chief

23  
24 CONSENT ORDER  
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TIMBERLAND SERVICE CORP.  
MELISSA MARIE RICHARDS