

ORDER SUMMARY
Consumer Services Division Case Number C-22-3394

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

Name	HomeLink Group, LLC
Order Number	C-22-3394-22-CO01
Date issued	2/10/23

What does this Consent Order require?

- Must pay a fine of \$1500.
- Must pay an investigation fee of \$500. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Must pay restitution of \$7000 to Washington consumers.
- HomeLink Group, LLC is not allowed to participate in the business of a consumer loan company in Washington until February, 10, 2028.

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**

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

No.: C-22-3394-22-CO01

CONSENT ORDER

HomeLink Group, LLC
Respondent.

Respondent.

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COMES NOW the Director of the Department of Financial Institutions (Director), through
his designee Lucinda Fazio, Director, Division of Consumer Services, and HomeLink Group, LLC
(Respondent) by and through its attorney, John A. Long, 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)
31.04, the Consumer Loan Act (Act), and RCW 34.05.060 of the Administrative Procedure Act,
based on the following:

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FINDINGS OF FACT

1.1 On or about January 12, 2022, a complaint was filed against Respondent for alleged violations
of the Act.

1.2 On February 17, 2022, the Department sent a Subpoena to Provide Documents and
Explanation. Respondent provided a response to the Subpoena on April 6, 2022.

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

1.4 Between August, 24, 2020 and the date of this Consent Order, Respondent made at least two
residential mortgage loans secured by real property located in the state of Washington.

CONSENT ORDER
C-22-3394-22-CO01
HOMELINK GROUP, LLC

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

1 1.5 Respondent dissolved and discontinued business on or about October 25, 2021.

2 **CONCLUSIONS OF LAW**

3 2.1 Based on the above Findings of Fact, Respondent violated RCW 31.04.035 by engaging in the
4 business of a consumer loan company in the state of Washington without first obtaining and
5 maintaining a license in accordance with the Act or meeting an exclusion from the Act under RCW
6 31.04.025.

7 **AGREEMENT AND ORDER**

8 The Department and Respondent have agreed upon a basis for resolution of the Findings of
9 Fact and Conclusions of Law identified in this Consent Order. Pursuant to RCW 31.04.093(7) and
10 RCW 34.05.060, Respondent and the Department agree to entry of this Consent Order and further
11 agree that the matters alleged herein may be economically and efficiently settled by the entry of this
12 Consent Order. Respondent hereby admits the Findings of Fact and Conclusions of Law identified in
13 this Consent Order.

14 Based upon the foregoing:

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

17 B. **Waiver of Hearing.** It is AGREED that Respondent hereby waives any right it has to a hearing
18 and any and all administrative and judicial review of the issues raised in this matter or the resolution
19 reached herein.

20 C. **No Admission of Liability.** The parties intend this Consent Order to fully resolve the matters
21 alleged herein and agree that Respondent neither admits nor denies any wrongdoing by its entry.
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1 **D. Consumer Loan License Required.** It is AGREED that Respondent understands that in
2 order to make residential mortgage loans to Washington State residents, Respondent must obtain a
3 consumer loan license in accordance with the Act or qualify for an exemption from licensing as
4 delineated in the Act.

5 **E. Prohibition.** It is AGREED that Respondent is prohibited from engaging in the business of
6 any consumer loan company licensed by the Department for a period of five years from the date of
7 entry of this Consent Order.

8 **F. Fine.** It is AGREED that Respondent shall pay a fine to the Department in the amount of
9 \$1,500.00.

10 **G. Investigation Fee.** It is AGREED that Respondent shall pay an investigation fee to the
11 Department in the amount of \$500.00. The Fine and Investigation fee shall be paid together in the
12 form of a cashier's check made payable to the "Washington State Treasurer" upon delivery of this
13 Consent Order to the Department, properly dated and signed.

14 **H. Restitution.** It is AGREED that Respondent will pay restitution to Washington consumers in
15 the amount of \$7,000.00 prior to the entry of this Order. Respondent is required to provide
16 documentary evidence that such payments have been made.

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

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

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

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

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

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

11 **RESPONDENT:**

12 HomeLink Group, LLC.

13 By:

14 [Redacted Signature]
15 NAME Ming-Feng Hsien
Former Manager

12/13/22
Date

16 **APPROVED FOR ENTRY:**

17 By:

18 [Redacted Signature]
19 John Long
Attorney for Respondent

12/27/2022
Date

20 DO NOT WRITE BELOW THIS LINE

21 THIS ORDER ENTERED THIS 10th DAY OF February, 2023 YEAR.



24 [Redacted Signature]
Lucinda Fazio, Director
Division of Consumer Services

CONSENT ORDER
C-22-3394-22-CO01
HOMELINK GROUP, LLC

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
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Department of Financial Institutions

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Presented by:

[Redacted signature]

ANDRES BATISTA
Financial Legal Examiner

Approved by:

[Redacted signature]

JACK McCLELLAN
Enforcement Chief