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

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IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

John H. White,

Respondent.

NO. C-04-009-07-FO01

**FINAL ORDER  
John H. White**

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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 Deborah Bortner, pursuant to RCW 34.05.440(1). On February 7, 2006, the  
Director through his designee Consumer Services Division Director Chuck Cross, entered a Statement  
of Charges and Notice of Intention to Enter an Order to Prohibit from Industry and Collect  
Investigation Fee (Statement of Charges). A copy of the Statement of Charges is attached and  
incorporated into this order by this reference.

On October 23, 2006, John H. White (Respondent) failed to appear for a scheduled hearing in  
this matter before Administrative Law Judge Nazih Girgis (ALJ Girgis), with the Washington State  
Office of Administrative Hearings. ALJ Girgis found that the Respondent had been properly notified  
and had failed to appear for the hearing. ALJ Girgis ordered that the Respondent was in default and the  
proceedings were dismissed.

B. Record Presented. The record presented to the Director's designee for her review and  
for entry of a final decision included the following:

FINAL ORDER -  
John H. White  
C-04-009-07-FO01



1 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date  
2 the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written  
3 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  
5 to 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 filing  
9 a Petition for Judicial Review, see RCW 34.050.510 and sections following.

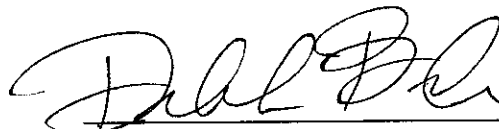
10 E. Non-compliance with Order. If you do not comply with the terms of this order, the  
11 Department may seek its enforcement by the Office of Attorney General including the collection of the  
12 fees imposed herein.

13 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for  
14 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
15 attached hereto.  
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17 DATED this 13<sup>th</sup> day of February, 2007.



18 STATE OF WASHINGTON  
19 DEPARTMENT OF FINANCIAL INSTITUTIONS

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23 DEBORAH BORTNER  
24 ACTING DIRECTOR  
25 DIVISION OF CONSUMER SERVICES  
DEPARTMENT OF FINANCIAL INSTITUTIONS