

# Terms Completed

## ORDER SUMMARY – Case Number: C-07-501

**Name(s):** Gregory Lynn Harrison

**Order Number:** C-07-501-08-CO01

**Effective Date:** July 8, 2008

**License Number:** DFI: 44043

**Or NMLS Identifier [U/L]** (Revoked, suspended, stayed, application denied or withdrawn)  
If applicable, you must specifically note the ending dates of terms.

**License Effect:** Denial

**Not Apply Until:** \_\_\_\_\_

**Not Eligible Until:** \_\_\_\_\_

**Prohibition/Ban Until:** May 24, 2011

<b>Investigation Costs</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Judgment</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Satisfaction of Judgment Filed?</b>		<input type="checkbox"/> Y <input type="checkbox"/> N		
No. of Victims:				

**Comments:** \_\_\_\_\_

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

IN THE MATTER OF INVESTIGATING  
the Loan Originator License Application under  
the Mortgage Broker Practices Act of  
Washington by:

NO. C-07-501-08-CO01

GREGORY LYNN HARRISON,

CONSENT ORDER

Respondent.

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COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Gregory Lynn Harrison (hereinafter Respondent), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of the Revised Code of Washington (RCW) and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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**AGREEMENT AND ORDER**

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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-07-501-08-SC01 (Statement of Charges), entered November 29, 2007, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices 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. Respondent is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

CONSENT ORDER  
C-07-501-08-CO01  
Gregory Lynn Harrison

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

1 Based upon the foregoing:

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

4 B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a  
5 hearing before an administrative law judge, and that he has waived 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 herein.  
7 Accordingly, Respondent agrees to withdraw his appeal and to inform the Office of Administrative  
8 Hearings in writing of the withdrawal.

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10 C. **License Application Denial.** It is AGREED that Respondent's application for a license to  
11 conduct business as a loan originator is denied.

12 D. **Prohibition from Industry.** It is AGREED that Respondent is prohibited from participating  
13 in the conduct of the affairs of any mortgage broker licensed by the Department or any mortgage broker  
14 exempt from Washington law under RCW 19.146.020(1)(e) or (g) through May 23, 2011, in any  
15 capacity, including but not limited to: (1) any financial capacity whether active or passive, or (2) as an  
16 officer, director, principal, designated broker, employee, or loan originator, or (3) any management,  
17 control, oversight or maintenance of any trust account(s) in any way related to any residential mortgage  
18 transaction, or (4) receiving, disbursing, managing, or controlling in any way, consumer trust funds in any  
19 way related to any residential mortgage transaction. It is further AGREED that Respondent will not  
20 apply for any license issued pursuant to the Act until after May 23, 2011.

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22 E. **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

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1 Director. In the event of such legal action, Respondent may be responsible to reimburse the Director  
2 for the cost incurred in pursuing such action, including, but not limited to, attorney fees.

3 F. **Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily  
4 entered into this Consent Order, which is effective when signed by the Director's designee.

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

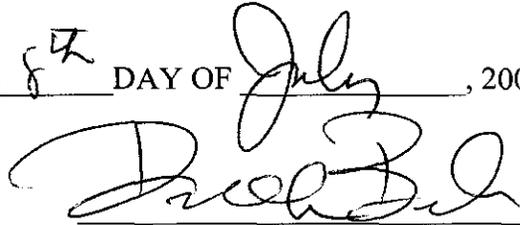
7 **RESPONDENT:**

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9 \_\_\_\_\_  
10 **Gregory Lynn Harrison**

07.02.08  
Date

11 **DO NOT WRITE BELOW THIS LINE**

12 THIS ORDER ENTERED THIS 8<sup>th</sup> DAY OF July, 2008.

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15 **DEBORAH BORTNER**  
16 Director  
17 Division of Consumer Services  
18 Department of Financial Institutions

19 Presented by:

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21 \_\_\_\_\_  
22 **STEVEN C. SHERMAN**  
23 Financial Legal Examiner

24 Approved by:

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26 \_\_\_\_\_  
27 **JAMES R. BRUSSELBACK**  
28 Enforcement Chief

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3 **STATE OF WASHINGTON**  
4 **DEPARTMENT OF FINANCIAL INSTITUTIONS**  
5 **DIVISION OF CONSUMER SERVICES**

6 IN THE MATTER OF INVESTIGATING  
7 the Loan Originator License Application under the  
8 Mortgage Broker Practices Act of Washington by:

9 GREGORY LYNN HARRISON,  
10 Respondent.

NO. C-07-501-07-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO DENY LICENSE APPLICATION  
AND PROHIBIT FROM INDUSTRY

11 **INTRODUCTION**

12 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial  
13 Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the  
14 Mortgage Broker Practices Act (Act)<sup>1</sup>. After having conducted an investigation pursuant to RCW 19.146.310, and  
15 based upon the facts available as of the date of this Statement of Charges, the Director, through his designee,  
16 Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

17 **I. FACTUAL ALLEGATIONS**

18 **1.1 Respondent Gregory Lynn Harrison (Respondent Harrison)** submitted an application to the  
19 Department of Financial Institutions of the State of Washington (Department) for a loan originator license under  
20 A+ Mortgage, a mortgage broker licensed under the Act. The on-line application was received by the  
21 Department on or about May 23, 2007. On June 26, 2007, Respondent Harrison transferred that relationship to  
22 Evergreen Pacific Services, a mortgage broker licensed under the Act.

23 **1.2 Responses to Application Questions.** The "Criminal Disclosure" section of the loan originator license  
24 application consists of eight questions, and includes the following instruction:

25 "If the answer to any of the following is "YES", provide complete details of all events or proceedings"

<sup>1</sup> RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 Respondent Harrison answered “no” to the following question on the “Criminal Disclosure” section of his loan  
2 originator license application:

- 3 • 2-Have you ever been charged with any felony?

4 Respondent Harrison, however, had been charged with the crime of Felony Harassment in the Superior Court  
5 of Washington for King County on or about January 11, 2002, a felony violation of RCW 9A.46.020(1).

6 Respondent Harrison was obligated by statute to answer questions on the loan originator license application  
7 truthfully and to provide the Department with complete details of all events or proceedings.

## 8 II. GROUNDS FOR ENTRY OF ORDER

9 **2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above, Respondent  
10 Flanders is in apparent violation of RCW 19.146.0201(8) and WAC 208-660-500(3)(i) for negligently making  
11 any false statement or willfully making any omission of material fact in connection with any application or any  
12 information filed by a licensee in connection with any application, examination or investigation conducted by  
13 the Department.

14 **2.2 Requirement to Provide Information on License Application.** Based on the Factual Allegations set  
15 forth in Section I above, Respondent Flanders fails to meet the requirements of RCW 19.146.300(1) and (2) and  
16 RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form  
17 prescribed by the Director.

18 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set  
19 forth in Section I above, Respondent Flanders fails to meet the requirements of RCW 19.146.310(1)(g) and  
20 WAC 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the  
21 confidence of the community and to warrant a belief that the business will be operated honestly and fairly  
22 within the purposes of the Act.

## 23 III. AUTHORITY TO IMPOSE SANCTIONS

24 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the  
25 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the

1 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by  
2 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application  
3 of the denial.

4 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue  
5 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed  
6 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker  
7 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9).

8 **IV. NOTICE OF INTENTION TO ENTER ORDER**

9 Respondent's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth  
10 in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis  
11 for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223, and RCW 19.146.310.

12 Therefore, it is the Director's intention to ORDER that:

13 **4.1** Respondent Gregory Lynn Harrison's application for a loan originator license be denied.

14 **4.2** Respondent Gregory Lynn Harrison be prohibited from participation in the conduct of the affairs of any  
mortgage broker subject to licensure by the Director, in any manner, through May 23, 2014.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and  
3 Prohibit from Industry (Statement of Charges) is entered pursuant to the provisions of RCW 19.146.220,  
4 RCW 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05  
5 RCW (The Administrative Procedure Act). Respondent may make a written request for a hearing as set forth in  
6 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this  
7 Statement of Charges.

8 Dated this 29<sup>th</sup> day of November, 2007.

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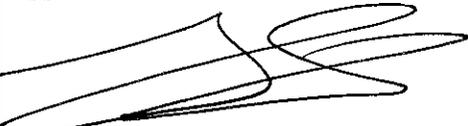
10 DEBORAH BORTNER  
11 Director  
12 Division of Consumer Services  
13 Department of Financial Institutions

14 Presented by:

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16 STEVEN C. SHERMAN  
17 Financial Legal Examiner

18 Approved by:

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20 FATIMA BATIE  
21 Financial Legal Examiner Supervisor

