

Terms Completed

ORDER SUMMARY – Case Number: C-07-538

Name(s): Diana Lynn Carol Hassan
aka Denise Hastings
aka Diana L. Griffin

Order Number: C-07-538-08-CO01

Effective Date: April 28, 2008

License Number: DFI: 45805

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)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Not Eligible Until: Do not apply until outstanding warrant is resolved and no longer active or valid.

Prohibition/Ban Until: December 31, 2009

Investigation Costs	\$288	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 4.25.08
Fine	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Judgment	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?	<input type="checkbox"/> Y <input type="checkbox"/> N			
No. of Victims:				

Comments:

**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-07-538-08-CO01

DIANA LYNN CAROL HASSAN,
aka DENISE HASTINGS,
aka DIANA L. GRIFFIN,

CONSENT ORDER

Respondent.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Respondent Diana Lynn Carol Hassan (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 Revised Code of Washington (RCW) and RCW 34.05.060 of the Administrative Procedure Act based on the following:

AGREEMENT AND ORDER

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-07-538-07-SC01 (Statement of Charges), entered December 17, 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-07-538-08-CO01
Diana Lynn Carol Hassan

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41209
Olympia, WA 98504-1209
(360) 902-8793

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 she has waived her 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 her appeal and to inform the Office of Administrative
8 Hearings in writing of the withdrawal.
9

10 C. **License Application Denial.** It is AGREED that Respondent's application for a loan
11 originator license is denied. It is further AGREED that Respondent shall not re-apply for a loan
12 originator license until such time as the outstanding warrant for her arrest is resolved and is no longer
13 active or valid.

14 D. **Prohibition from Industry.** It is AGREED that Respondent is prohibited from participating
15 in the conduct of the affairs of any mortgage broker licensed by the Department or any mortgage broker
16 exempt from Washington law under RCW 19.146.020(1) through December 31, 2009.

17 E. **Investigation Fee.** It is AGREED that Respondent shall pay to the Department an
18 investigation fee of \$288, in the form of a cashier's check made payable to the "Washington State
19 Treasurer," upon entry of this Consent Order.
20

21 F. **Non-Compliance with Order.** It is AGREED that Respondent understands that failure to
22 abide by the terms and conditions of this Consent Order may result in further legal action by the
23 Director. In the event of such legal action, Respondent may be responsible to reimburse the Director
24 for the cost incurred in pursuing such action, including but not limited to, attorney fees.
25

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

Diana Lynn Carol Hassan

Diana Lynn Carol Hassan
Diana Lynn Carol Hassan

4/11/08
Date

THIS ORDER ENTERED THIS 28th DAY OF APRIL, 2008.

Presented by:

STEVEN C. SHERMAN
Financial Legal Examiner

Approved by:

JAMES R. BRUSSELBACK
Enforcement Chief



**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:

DIANA LYNN CAROL HASSAN,
aka DENISE HASTINGS,
aka DIANA L. GRIFFIN,

Respondent.

NO. C-07-538-07-SC01

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

INTRODUCTION

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

I. FACTUAL ALLEGATIONS

1.1 Respondent Diana Lynn Carol Hassan (Respondent Hassan) submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under A+ Mortgage, Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about September 11, 2007.

1.2 Prior Criminal Acts.

- A.** On or about April 15, 1988, a no-bail warrant was issued in Los Angeles County, California, for Respondent Hassan's arrest under the name Denise Hastings, for an offense related to dangerous drugs. The Department contacted the Los Angeles County Sheriff on December 11, 2007, and confirmed that the warrant is still active and outstanding.
- B.** On April 3, 1992, Respondent Hassan, under the name Diana L. Griffin, plead guilty in the Superior Court of Washington for Benton County to the felony crime of Robbery in the Second Degree.

¹ RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 C. On October 1, 1992, Respondent Hassan, under the name Diana L. Griffin, plead guilty in the
2 Superior Court of Washington for King County to the felony crimes of Robbery in the Second
Degree (2 counts) and Theft in the First Degree.

3 **1.3 Responses to Application Questions.** The "Criminal Disclosure" section of the loan originator license
4 application consists of eight questions, and includes the following instruction:

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

6 Respondent Hassan answered "yes" to the following questions on the "Criminal Disclosure" section of her loan
7 originator license application:

- 8 • 1-Have you ever been convicted of or plead guilty or nolo contendere ("no contest") in a
9 domestic, foreign, or military court to any felony?
- 10 • 2-Have you ever been charged with any felony?

11 Respondent Hassan, however, did not disclose the 1992 Benton County felony conviction for Robbery in the
12 Second Degree referenced above in section 1.2 (A). Respondent Hassan was obligated by statute to answer
13 questions on the loan originator license application truthfully and to provide the Department with complete
14 details of all events or proceedings.

15 II. GROUNDS FOR ENTRY OF ORDER

16 **2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above, Respondent
17 Hassan is in apparent violation of RCW 19.146.0201(8) and WAC 208-660-500(3)(i) for negligently making
18 any false statement or willfully making any omission of material fact in connection with any application or any
19 information filed by a licensee in connection with any application, examination or investigation conducted by
20 the Department.

21 **2.2 Requirement to Provide Information on License Application.** Based on the Factual Allegations set
22 forth in Section I above, Respondent Hassan fails to meet the requirements of RCW 19.146.300(1) and (2) and
23 RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form
24 prescribed by the Director.
25

1 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set
2 forth in Section I above, Respondent Hassan fails to meet the requirements of RCW 19.146.310(1)(g) and WAC
3 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the confidence of
4 the community and to warrant a belief that the business will be operated honestly and fairly within the purposes
5 of the Act.

6 **III. AUTHORITY TO IMPOSE SANCTIONS**

7 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the
8 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the
9 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by
10 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application
11 of the denial.

12 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue
13 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed
14 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker
15 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9).

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

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

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

21 **4.1** Respondent Diana Lynn Carol Hassan's application for a loan originator license be denied.

22 **4.2** Respondent Diana Lynn Carol Hassan be prohibited from participation in the conduct of the affairs of
23 any mortgage broker subject to licensure by the Director, in any manner, through September 11, 2014.

24 **4.3** Respondent Diana Lynn Carol Hassan pay costs of investigation in the amount of \$288.00 calculated at
25 \$48.00 per hour for six (6) staff hours devoted to the investigation

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

V. AUTHORITY AND PROCEDURE

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

Dated this 17th day of December, 2007.



DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:



STEVEN C. SHERMSN
Financial Legal Examiner

Approved by:



JAMES R. BRUSSELBACK
Enforcement Chief

