

Terms Completed

ORDER SUMMARY – Case Number: C-09-229

Name(s): Golf Escrow Corporation

Order Number: C-09-229-09-CO01

Effective Date: 12/24/09

License Number: DFI: 18641

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)

License Effect: n/a
If applicable, you must specifically note the ending dates of terms.

Not Apply Until: n/a

Not Eligible Until: _____

Prohibition/Ban Until: n/a

Investigation Costs	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Fine	\$79,700	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 12/23/09
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: _____

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**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-09-229-09-CO01

GOLF ESCROW CORPORATION, and
GENNY MARIE HARMON aka GENNY MARIE
LEE,

CONSENT ORDER
GOLF ESCROW CORPORATION

Respondents.

COME NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Golf Escrow Corporation (hereinafter Respondent) by and through its attorneys Michael D. Currin and Geana M. Van Dessel, 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 chapter 18.44 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 Temporary Order to Cease and Desist No. C-09-229-09-TD01 (Temporary Order to Cease and Desist), entered August 4, 2009, (copy attached hereto). Pursuant to chapter 18.44 RCW, the Escrow Agent Registration 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 Temporary Order to Cease and Desist and agree that Respondent does not admit any wrong doing by its entry.

Based upon the foregoing:

CONSENT ORDER
C-09-229-09-CO01
GOLF ESCROW CORPORATION

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

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

3 B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing
4 before an administrative law judge, and that Respondent hereby waives its right to a hearing and any and all
5 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

6 C. **Fine.** It is AGREED that Respondent shall pay to the Department a fine of \$79,700, in the form of
7 a cashier's check made payable to the "Washington State Treasurer," upon entry of this Consent Order.

8 D. **Complete Cooperation with the Department and the Office of the Attorney General.** It is
9 AGREED that Respondent shall cooperate fully, truthfully and completely with the Department and the Office
10 of Attorney General and provide any and all information known and available to it or its employees, agents or
11 staff relating in any manner to Genny Marie Harmon aka Genny Marie Lee conducting or engaging in the
12 business of a designated escrow officer or escrow officer while working at Golf Escrow Corporation. It is
13 further AGREED that Respondent shall provide any and all documents, writings, materials, objects or evidence
14 of any kind in its possession or under its care, custody, or control that it is authorized to possess, obtain, or
15 distribute relating directly or indirectly to all areas of inquiry and investigation relating to that matter. A failure
16 to cooperate fully, truthfully and completely is a breach of this Consent Order. It is further AGREED that
17 Respondent and its employees, agents or staff shall testify fully, truthfully and completely at any proceeding
18 related to the Department's investigation and enforcement actions related to this matter, including, but not
19 limited to Genny Marie Harmon aka Genny Marie Lee.

20 E. **Authority to Execute Order.** It is AGREED that the undersigned Respondent has represented and
21 warranted that it has the full power and right to execute this Consent Order.

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

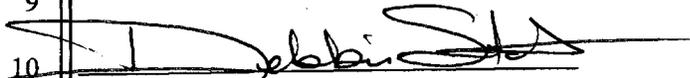
3 **G. Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into
4 this Consent Order, which is effective when signed by the Director's designee.

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

7 **RESPONDENT:**

8 **Golf Escrow Corporation**

9 By:

10 

DEBBIE STECK
11 Vice President
12 Golf Escrow Corporation

12/18/09
Date

13 

14 MICHAEL D. CURRIN, WSBA No. 14603
15 Attorney at Law
16 Attorney for Respondent

12/21/09
Date

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18 GEANA M. VAN DESSEL, WSBA No. 35969
19 Attorney at Law
20 Attorney for Respondent

12/21/09
Date

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DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 13th DAY OF December 2009.



Deborah Bortner

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

Marnie Sheeran

MARNIE SHEERAN
Financial Legal Examiner

Approved by:

James R. Brusselback

JAMES R. BRUSSELBACK
Enforcement Chief

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

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

C-09-229-09-TD01

GOLF ESCROW CORPORATION and GENNY
MARIE HARMON aka GENNY MARIE LEE,

TEMPORARY ORDER TO
CEASE AND DESIST

Respondents.

THE STATE OF WASHINGTON TO: GOLF ESCROW CORPORATION and
GENNY MARIE HARMON aka GENNY MARIE LEE

COMES NOW the Director of the Washington State Department of Financial Institutions (Director), by and through his designee Deborah Bortner, Division Director, Division of Consumer Services (designee), and finding that the public interest will be irreparably harmed by delay in issuing an order to cease and desist, enters this Temporary Order to Cease and Desist pursuant to chapter 18.44 RCW, the Escrow Agent Registration Act (Act), based on the following findings:

I. FACTUAL FINDINGS

1.1 Respondent Golf Escrow Corporation (Respondent Golf Escrow) was issued a license to engage in the business of an Escrow Agent on July 14, 1981, and continues to be licensed to date. Respondent Golf Escrow is licensed to engage in the business of an Escrow Agent at 6100 219th St SW, #440, Mountlake Terrace, Washington. To date, Respondent Golf Escrow is not licensed to engage in the business of an Escrow Agent at 1730 Minor Ave, Suite 1110, Seattle, Washington.

1.2 Respondent Genny Marie Harmon aka Genny Marie Lee (Respondent Lee) has never been licensed by the Department of Financial Institutions of the State of Washington (Department) as a Designated Escrow Officer or Escrow Officer or Escrow Agent. At all times relevant to this Temporary Order

1 to Cease and Desist, Respondent Lee was employed by Respondent Golf Escrow Company, an Escrow Agent
2 licensed under the Act¹.

3 **1.3 Unlicensed Activity.** Respondent Lee submitted an application to the Department for a license to
4 conduct business as a Designated Escrow Officer for Respondent Golf Escrow at 1730 Minor Ave, Suite 1110,
5 Seattle, Washington. The application was received by the Department on or about May 14, 2007. However,
6 the file was incomplete. Respondent Lee was notified of the deficiencies on or about June 6, 2007. As the
7 deficiencies were not corrected, as of February 2, 2009, the application was considered withdrawn.

8 **1.4** Respondent Golf Escrow and Respondent Lee are known to have conducted the business of an
9 Escrow Agent or Designated Escrow Officer or Escrow Officer at 1730 Minor Ave, Suite 1110, Seattle,
10 Washington from on or about May 14, 2007 to the date of this order. To date, the Department has not issued a
11 license to conduct the business of an Escrow Agent or Designated Escrow Officer or Escrow Officer from this
12 location.

13 **II. GROUNDS FOR ENTRY OF ORDER**

14 **2.1 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above,
15 Respondents are apparent violation of RCW 18.44.021, RCW 18.44.041, RCW 18.44.071, RCW 18.44.081 and
16 RCW 18.44.301(1), (2) and (4) for engaging in the business of an Escrow Agent or Designated Escrow Officer
17 or Escrow Officer without a license.

18 **III. AUTHORITY TO ISSUE TEMPORARY ORDER TO CEASE AND DESIST**

19 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 18.44.440, the
20 Director is authorized to issue a temporary order to cease and desist whenever the Director makes a finding, in
21 writing, that the public interest will be irreparably harmed by delay in issuing a cease and desist order. Based
22 on the Factual Findings and Grounds for Entry of Order set forth above, Respondents have engaged in unfair,
23 deceptive and misleading practices by engaging in the business of an Escrow Agent and Designated Escrow

24
25 ¹ However, as noted above, Respondent Golf Escrow is not licensed to engage in the business of an Escrow Agent at 1730
Minor Ave, Suite 1110, Seattle, WA.

1 Officer or Escrow Officer without a license. As a result, the Director finds that the public interest will be
2 irreparably harmed by delay in issuing an order to cease and desist and permitting Respondents to continue
3 working in the Escrow industry.

4 IV. ORDER

5 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue Temporary
6 Order to Cease and Desist, and pursuant to RCW 18.44.400, the Director finds that the public interest will be
7 irreparably harmed by delay in issuing a cease and desist order. Therefore, the Director ORDERS that:

8 4.1 Respondent Genny Marie Harmon aka Genny Marie Lee shall immediately cease and desist
9 from participating in the conduct of the affairs of any Escrow Agent licensed by the Department or subject to
10 licensure by the Department, in any manner which could result in Respondent Genny Marie Harmon aka Genny
11 Marie Lee obtaining access to Escrow files, records, funds, or accounts.

12 4.2 Respondent Golf Escrow Corporation shall immediately cease and desist from engaging in the
13 business of an Escrow Agent from 1730 Minor Ave, Suite 1110, Seattle, Washington in any manner.

14 4.3 This order shall take effect immediately and shall remain in effect unless set aside, limited, or
15 suspended in writing by an authorized court.

16 NOTICE

17 PURSUANT TO CHAPTER 18.44 RCW, YOU ARE ENTITLED TO A HEARING WITHIN 14 DAYS
18 OF REQUEST TO DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU
19 DESIRE A HEARING, THEN YOU MUST RETURN THE ACCOMPANYING APPLICATION FOR
20 ADJUDICATIVE HEARING, INCORPORATED HEREIN BY THIS REFERENCE. FAILURE TO
21 COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE HEARING FORM SO THAT IT IS
22 RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN 20 DAYS OF THE DATE
23 THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN
24 THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING IN THE
25 U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED THAT DEFAULT

1 WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING PERMANENT ON THE 21ST DAY
2 FOLLOWING SERVICE OF THIS ORDER UPON YOU.

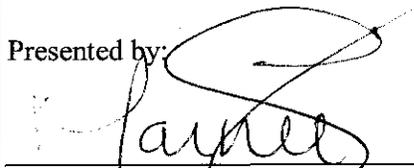
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4 WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY ORDER
5 TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE COUNTY OF
6 YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING ASIDE, LIMITING, OR
7 SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE ADMINISTRATIVE
8 PROCEEDINGS PURSUANT TO THIS NOTICE.

9 DATED this 1st day of August, 2009.

10 

11 DEBORAH BORTNER
12 Director
13 Division of Consumer Services
14 Department of Financial Institution

14 Presented by:

15 
16 MARNIE SHEERAN
17 Financial Legal Examiner

18 Approved by:

19 
20 JAMES R. BRUSSELBACK
21 Enforcement Chief

