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MAY 17 2010

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

ENFORCEMENT UNIT  
DIVISION OF CONSUMER SERVICES  
DEPT OF FINANCIAL INSTITUTIONS

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

NO. C-10-024-10-CO01

IDEAL MORTGAGE BANKERS LTD,  
d/b/a LEND AMERICA,  
MICHAEL G. PRIMEAU, President and 91%  
Owner,  
HELENE DECILLIS, Vice-President,

CONSENT ORDER

HELENE DECILLIS

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Helene DeCillis (hereinafter Respondent DeCillis), and finding that the issues raised in the above-captioned matter as they relate to Respondent DeCillis may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 31.04 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 DeCillis have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-10-024-10-SC0X (Statement of Charges), entered March 16, 2010, (copy attached hereto), as they relate to Respondent DeCillis. Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondent DeCillis hereby agrees to the Department's entry of this Consent Order and further agree 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 only as they relate to Respondent DeCillis. Respondent DeCillis is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

CONSENT ORDER  
C-10-024-10-CO01  
HELENE DECILLIS

1 Based upon the foregoing:

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

4 B. **Waiver of Hearing.** It is AGREED that Respondent DeCillis has been informed of the right to a  
5 hearing before an administrative law judge, and that she hereby waives 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 DeCillis, by her signature below, hereby withdraws her appeal.

8 C. **No Admission of Liability.** It is AGREED that Respondent DeCillis does not admit to any  
9 wrongdoing by entry of this Consent Order.

10 D. **Complete Cooperation with the Department and the Office of the Attorney General.** It is  
11 AGREED that Respondent DeCillis shall cooperate fully, truthfully, and completely with the Department and the  
12 Office of the Attorney General and provide any and all information known to her relating in any manner to the  
13 allegations set forth in the Statement of Charges against Ideal Mortgage Bankers Ltd. and Michael G. Primeau. It is  
14 further AGREED that Respondent DeCillis shall testify fully, truthfully, and completely at any proceeding or  
15 deposition related to the Department's investigation and enforcement action related to this matter. A failure to  
16 cooperate fully, truthfully, and completely is a breach of this Consent Order.

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

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

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

25 **RESPONDENT:**

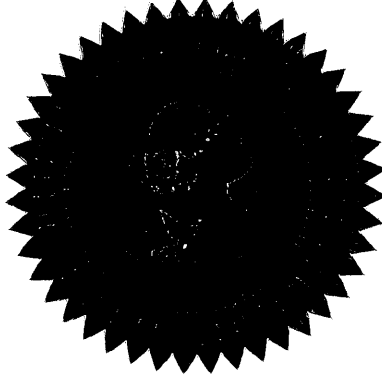
CONSENT ORDER  
C-10-024-10-CO01  
HELENE DECILLIS

1  
2 Helene DeCillis  
3 Helene DeCillis  
4 Individually

5-11-2010  
Date

5 DO NOT WRITE BELOW THIS LINE

6 THIS ORDER ENTERED THIS 21<sup>st</sup> DAY OF May, 2010.



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Deborah Bortner  
DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

Steven C. Sherman  
STEVEN C. SHERMAN  
Financial Legal Examiner

Approved by:

James R. Brusselback  
JAMES R. BRUSSELBACK  
Enforcement Chief

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

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

9 IDEAL MORTGAGE BANKERS LTD,  
10 d/b/a LEND AMERICA,  
11 MICHAEL G. PRIMEAU, President and 91%  
12 Owner,  
13 HELENE DECILLIS, Vice-President,

14 Respondents.

NO. C-10-024-10-SC01

STATEMENT OF CHARGES AND  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO PROHIBIT FROM INDUSTRY,  
IMPOSE FINE, COLLECT UNPAID ANNUAL  
ASSESSMENT FEE AND ANNUAL  
ASSESSMENT LATE PENALTY, AND  
COLLECT COSTS OF INVESTIGATION

15 **INTRODUCTION**

16 Pursuant to RCW 31.04.093 and RCW 31.04.165, the Director of the Department of Financial  
17 Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.04  
18 RCW, the Consumer Loan Act (Act). After having conducted an investigation pursuant to RCW  
19 31.04.145, and based upon the facts available as of the date of this Statement of Charges, the Director, by  
20 and through his designee Division of Consumer Services Director Deborah Bortner, institutes this  
21 proceeding and finds as follows:

22 **I. FACTUAL ALLEGATIONS**

23 **1.1 Respondents.**

24 **A. Ideal Mortgage Bankers Ltd. (Respondent Ideal Mortgage)** was licensed by the  
25 Department of Financial Institutions of the State of Washington (Department) to conduct business as a  
Consumer Loan Company on or about June 12, 2008. On or about December 11, 2009, Respondent  
Ideal notified the Department via the Nationwide Mortgage Licensing System (NMLS) that it was

1 surrendering its consumer loan license effective immediately. Respondent Ideal Mortgage was  
2 licensed to conduct business as a consumer loan company from one location at 520 Broadhollow  
3 Road, Suite 100E, Melville, New York.

4 **B. Michael G. Primeau (Respondent Primeau)** is known to be President and 91%  
5 Owner of Respondent Ideal Mortgage.

6 **C. Helene Decillis (Respondent Decillis)** is known to be Vice-President of Respondent  
7 Ideal Mortgage.

8 **1.2 Failure to File 2009 Consolidated Annual Report and Pay Assessment Fee.** Respondents  
9 were required to file a closing Consolidated Annual Report and pay the associated assessment fee  
10 within thirty days of closing. As of the date of this Statement of Charges, Respondents have not filed  
11 the required report or paid the associated fee.

12 **1.3 Failure to Comply with an Order of the Director.** On or about January 14, 2010, the  
13 Department issued a Directive to Respondents ordering them to submit a Consumer Loan replacement  
14 bond or complete and submit the Consumer Loan Annual Assessment Report within ten days of  
15 receipt. As of the date of this Statement of Charges, Respondents have not complied with the order.

16 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the  
17 Act by Respondents continues to date.

## 18 **II. GROUNDS FOR ENTRY OF ORDER**

19 **2.1 Requirement to File 2009 Consolidated Annual Report and Pay Assessment Fee.** Based  
20 on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW  
21 31.04.085, WAC 208-620-430, and WAC 208-620-460 for failing to file a 2009 Consolidated Annual  
22 Report and pay the associated assessment fee within 30 days of closing.

1 **2.2 Requirement to Comply with Director's Authority.** Based on the Factual Allegations set  
2 forth in Section I above, Respondents are in apparent violation of RCW 31.04.145 for failing to  
3 comply with an order of the Director.

### 4 **III. AUTHORITY TO IMPOSE SANCTIONS**

5 **3.1 Authority to Prohibit from the Industry.** Pursuant to RCW 31.04.093(6)(d), the Director  
6 may issue an order removing from office or prohibiting from participation in the affairs of any  
7 licensee, or both, any officer, principal, employee, or loan originator, or any person subject to the Act,  
8 for failure to comply with any order issued under the Act.

9 **3.2 Authority to Collect Annual Assessment Fee.** Pursuant to RCW 31.04.085 and WAC 208-620-  
10 460, the Director may collect an annual assessment fee for the previous calendar year if the licensee had  
11 a license for any time during the preceding calendar year, regardless of whether they surrendered their  
12 license during the calendar year.

13 **3.3 Authority to Collect Annual Assessment Late Penalty.** Pursuant to WAC 208-620-430 and  
14 WAC 208-620-460, the Director may collect an annual assessment late penalty of \$100 per day for  
15 failing to timely file the Consolidated Annual Report and pay the associated annual assessment fee.

16 **3.4 Authority to Charge Investigation Fees.** Pursuant to RCW 31.04.145(3) and WAC 208-620-  
17 590, every licensee investigated by the Director or the Director's designee shall pay for the cost of the  
18 investigation, calculated at the rate of \$69.01 per staff hour spent on the investigation.

### 19 **IV. NOTICE OF INTENTION TO ENTER ORDER**

20 Respondents' violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC, as  
21 set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose  
22 Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, and RCW  
23 31.04.205. Therefore, it is the Director's intention to ORDER that:

1 4.1 Respondent Ideal Mortgage Bankers Ltd., d/b/a Lend America, be prohibited from participation in  
the conduct of the affairs of any consumer loan company licensed or required to be licensed pursuant to  
2 the Act, in any manner, for a period of five years;

3 4.2 Respondent Michael G. Primeau be prohibited from participation in the conduct of the affairs of  
any consumer loan company licensed or required to be licensed pursuant to the Act, in any manner, for a  
4 period of five years;

5 4.3 Respondent Helene Decillis be prohibited from participation in the conduct of the affairs of any  
consumer loan company licensed or required to be licensed pursuant to the Act, in any manner, for a  
6 period of five years;

7 4.4 Respondents Ideal Mortgage Bankers Ltd., d/b/a Lend America, Michael G. Primeau, and Helene  
Decillis jointly and severally pay a fine which as of the date of these charges totals \$4,000;

8 4.5 Respondents Ideal Mortgage Bankers Ltd., d/b/a Lend America, Michael G. Primeau, and Helene  
9 Decillis jointly and severally pay a 2009 annual assessment fee of \$1,735.46;

10 4.6 Respondents Ideal Mortgage Bankers Ltd., d/b/a Lend America, Michael G. Primeau, and Helene  
Decillis jointly and severally pay an annual assessment late penalty which as of the date of these charges  
11 totals \$4,300 and which continues to accrue at the rate of \$100 per day;

12 4.7 Respondents Ideal Mortgage Bankers Ltd., d/b/a Lend America, Michael G. Primeau, and Helene  
Decillis jointly and severally pay an investigation fee which as of the date of these charges totals  
13 \$1,173.17, calculated at \$69.01 per hour for 17 staff hours devoted to the investigation to date; and

14 4.8 Respondents Ideal Mortgage Bankers Ltd., d/b/a Lend America, Michael G. Primeau, and Helene  
Decillis maintain records in compliance with the Act and provide the Director with the location of the  
15 books, records and other information relating to Respondent Ideal Mortgage Bankers Ltd., d/b/a Lend  
America's consumer loan company business, and the name, address and telephone number of the  
16 individual responsible for maintenance of such records in compliance with the Act.

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1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry,  
3 Impose Fine, Collect Annual Assessment Fee and Annual Assessment Late Penalty, and Collect Costs  
4 of Investigation is entered pursuant to the provisions of RCW 31.04.093, RCW 31.04.165, RCW  
5 31.04.202, and RCW 31.04.205, and is subject to the provisions of chapter 34.05 RCW (The  
6 Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in  
7 the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
8 accompanying this Statement of Charges.

9  
10 Dated this 16<sup>th</sup> day of March, 2010.



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DEBORAH BORTNER  
Director and Enforcement Chief  
Division of Consumer Services  
Department of Financial Institutions

19 Presented by:


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STEVEN C. SHERMAN  
Financial Legal Examiner

23 Approved by:

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25

  
JAMES R. BRUSSELBACK  
Enforcement Chief