

**ORDER SUMMARY – Case Number: C-12-0931**

**Name(s):** Integrity Mortgage and Credit Solutions, Inc.  
 \_\_\_\_\_  
 \_\_\_\_\_

**Order Number:** C-12-0931-14-FO02  
 \_\_\_\_\_

**Effective Date:** April 9, 2014  
 \_\_\_\_\_

**License Number:** U/L  
**Or NMLS Identifier [U/L]** \_\_\_\_\_

**License Effect:** \_\_\_\_\_  
 \_\_\_\_\_

**Not Apply Until:** April 9, 2019  
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**Not Eligible Until:** April 9, 2019  
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**Prohibition/Ban Until:** April 9, 2019  
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<b>Investigation Costs</b>	\$912	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$39,000	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$19,390.65	Due	Paid <input type="checkbox"/> Y <input checked="" 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

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

No.: C-12-0931-14-FO02

INTEGRITY MORTGAGE AND CREDIT  
SOLUTIONS, INC.,  
LISA M. MORGAN, Principal, and  
MATT E. MOSKOS, Principal,

FINAL ORDER RE:

INTEGRITY MORTGAGE AND CREDIT  
SOLUTIONS, INC.

Respondents.

I. DIRECTOR'S CONSIDERATION

Procedural History. This matter has come before the Director of the DEPARTMENT OF FINANCIAL INSTITUTIONS OF THE STATE OF WASHINGTON ("Director"), pursuant to RCW 34.05.464. On March 25, 2013, the Director, through his designee, Consumer Services Division Director Deborah Bortner, issued a Statement of Charges and Notice of Intention to Enter an Order to Cease and Desist Business, Prohibit from Industry, Order Restitution, Impose Fine, and Collect Investigation Fee ("Statement of Charges") against INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC. ("Respondent"). On March 28, 2013, the DEPARTMENT OF FINANCIAL INSTITUTIONS ("Department") served Respondent Integrity Mortgage and Credit Solutions, Inc. with the Statement of Charges and accompanying documents, sent by First-Class mail and Federal Express overnight delivery. The Statement of Charges was accompanied by a cover letter dated March 28, 2013, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing for Respondent Integrity Mortgage and Credit Solutions, Inc. On May 7, 2013, Respondent Integrity Mortgage and Credit Solutions, Inc. filed an Application for

1 Adjudicative Hearing. On May 8, 2013, the Department made a request to the Office of  
2 Administrative Hearings (“OAH”) to assign an Administrative Law Judge (“ALJ”) to schedule and  
3 conduct a hearing on the Statement of Charges.

4 On May 31, 2013, ALJ Mark Kim issued a Notice of Conference scheduling a prehearing  
5 conference on Tuesday, July 2, 2013, at 3:00 p.m. On July 2, 2013, ALJ Mark Kim issued an Order  
6 Rescheduling Prehearing Conference scheduling a prehearing conference on Friday, August 9, 2013,  
7 at 11:00 a.m. On August 9, 2013, the prehearing conference was convened by ALJ Mark Kim at  
8 11:00 a.m. Respondent Integrity Mortgage and Credit Solutions, Inc. failed to appear.

9 On January 16, 2014, the Department filed and served its Motion for Partial Summary  
10 Judgment against Respondent Integrity Mortgage and Credit Solutions, Inc. On March 12, 2014,  
11 ALJ Mark Kim issued an Initial Order Granting Department’s Motion for Summary Judgment against  
12 Respondent Integrity Mortgage and Credit Solutions, Inc. (“Initial Decision and Order”). On March  
13 12, 2014, ALJ Mark Kim mailed the Initial Decision and Order to Respondent Integrity Mortgage  
14 and Credit Solutions, Inc. The Initial Decision and Order affirmed the Department’s Statement of  
15 Charges as to Respondent Integrity Mortgage and Credit Solutions, Inc. and stated the following:

- 16 • The Department properly imposed an order that Respondent Integrity Mortgage and  
17 Credit Solutions, Inc. cease and desist from engaging in the business of a mortgage  
18 broker or loan originator.
- 19 • The Department properly imposed an order that Respondent Integrity Mortgage and  
20 Credit Solutions, Inc. be prohibited for a period of five years from the conduct of the  
21 affairs of any mortgage broker subject to license by the Director.

- 1           • The Department properly required Respondent Integrity Mortgage and Credit  
2 Solutions, Inc. to pay restitution in the amount of \$19,390.65 in the amounts and to the  
3 parties specified in the Statement of Charges.
- 4           • The Department properly required Respondent Integrity Mortgage and Credit  
5 Solutions, Inc. to pay a fine in the amount of \$39,000.
- 6           • The Department properly required Respondent Integrity Mortgage and Credit  
7 Solutions, Inc. to pay an investigation fee of \$912.

8           Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondent Integrity Mortgage and Credit  
9 Solutions, Inc. had twenty (20) days from the date of service of the Initial Decision and Order to file a  
10 Petition for Review of the Initial Decision and Order. Respondent Integrity Mortgage and Credit  
11 Solutions, Inc. did not file a Petition for Review during the statutory period.

12           A.     Record Presented. The record presented to the Director for his review and for entry of  
13 a final decision included the following:

- 14           1. Statement of Charges, cover letter dated March 28, 2013, and Notice of  
15 Opportunity to Defend and Opportunity for Hearing, with documentation of  
16 service.
- 17           2. Application for Adjudicative Hearing for Integrity Mortgage and Credit Solutions,  
18 Inc.
- 19           3. Request to OAH for Assignment of Administrative Law Judge.
- 20           4. Notice of Conference dated May 31, 2013, with documentation of service.
- 21           5. Order Rescheduling Prehearing Conference dated July 2, 2013, with  
22 documentation of service.
- 23           6. Motion for Partial Summary Judgment against Respondent Integrity Mortgage and  
24 Credit Solutions, Inc. dated January 16, 2014, with documentation of service.
- 25           7. Initial Order Granting Department's Motion for Summary Judgment against  
Respondent Integrity Mortgage and Credit Solutions, Inc. dated March 12, 2014,  
with documentation of service.

1 B. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.461, the Director  
2 hereby adopts the Initial Order Granting Department's Motion for Summary Judgment against  
3 Respondent Integrity Mortgage and Credit Solutions, Inc., which is attached hereto.

4 II. FINAL ORDER

5 Based upon the foregoing, and the Director having considered the record and being otherwise  
6 fully advised, NOW, THEREFORE:

7 A. IT IS HEREBY ORDERED, That:

- 8 1. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC.,  
9 cease and desist engaging in the business of a mortgage broker or loan originator.
- 10 2. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC., is  
11 prohibited from participation, in any manner, in the conduct of the affairs of any  
12 mortgage broker subject to licensure by the Director for a period of five (5) years.
- 13 3. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC., pay  
14 restitution to the consumers identified in the Appendix attached to the Statement  
15 of Charges in the amount of Nineteen Thousand Three Hundred Ninety Dollars  
16 and Sixty-Five Cents (\$19,390.65).
- 17 4. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC.,  
18 pay a fine to the WASHINGTON STATE DEPARTMENT OF FINANCIAL  
19 INSTITUTIONS in the amount of THIRTY-NINE THOUSAND DOLLARS  
20 (\$39,000.00).
- 21 5. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC.,  
22 pay an investigation fee to the WASHINGTON STATE DEPARTMENT OF  
23 FINANCIAL INSTITUTIONS in the amount of Nine Hundred Twelve Dollars  
24 (\$912.00).\*
6. Respondent, INTEGRITY MORTGAGE AND CREDIT SOLUTIONS, INC., its  
officers, employees, and agents maintain records in compliance with chapter  
19.146 RCW, the Mortgage Broker Practices Act ("Act") and provide the  
Director with the location of the books, records and other information relating to  
Respondent's mortgage broker business, and the name, address and telephone  
number of the individual responsible for maintenance of such records in  
compliance with the Act.

\* The combined fine and investigation fee may be paid together in the form of a cashier's check in the amount of \$39,912.00 made payable to the  
"Washington State Treasurer".

1           B.     Reconsideration. Pursuant to RCW 34.05.470, Respondent Integrity Mortgage and  
2 Credit Solutions, Inc. has the right to file a Petition for Reconsideration stating the specific grounds  
3 upon which relief is requested. The Petition must be filed in the Office of the Director of the  
4 Department of Financial Institutions by courier at 150 Israel Road SW, Tumwater, Washington  
5 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200, within ten (10) days  
6 of service of the Final Order upon Respondent Integrity Mortgage and Credit Solutions, Inc. The  
7 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
8 Reconsideration a prerequisite for seeking judicial review in this matter.

9           A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the  
10 date the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a  
11 written notice specifying the date by which it will act on a petition.

12           C.     Stay of Order. The Director has determined not to consider a Petition to Stay the  
13 effectiveness of this order. Any such requests should be made in connection with a Petition for  
14 Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

15           D.     Judicial Review. Respondent Integrity Mortgage and Credit Solutions, Inc. has the  
16 right to petition the superior court for judicial review of this agency action under the provisions of  
17 chapter 34.05 RCW. For the requirements for filing a Petition for Judicial Review, see RCW  
18 34.05.510 and sections following.

19           E.     Non-compliance with Order. If Respondent Integrity Mortgage and Credit Solutions,  
20 Inc. does not comply with the terms of this order, including payment of any amounts owed within  
21 thirty (30) days of receipt of this order, the Department may seek its enforcement by the Office of the  
22 Attorney General to include the collection of the fine, fee, and restitution imposed herein. The  
23 Department also may assign the amounts owed to a collection agency for collection.

1 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial  
2 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
3 attached hereto.

4 DATED this 9<sup>th</sup> day of April, 2014.



6 STATE OF WASHINGTON  
7 DEPARTMENT OF FINANCIAL INSTITUTIONS  
8 [Redacted Signature] \_\_\_\_\_  
9 SCOTT JARVIS  
10 Director

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1 STATE OF WASHINGTON  
2 DEPARTMENT OF FINANCIAL INSTITUTIONS  
3 DIVISION OF CONSUMER SERVICES

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

5 INTEGRITY MORTGAGE AND CREDIT  
SOLUTIONS, INC.,  
6 LISA M. MORGAN, Principal, and  
MATT E. MOSKOS, Principal.

7 Respondents.

No. C-12-0931-13-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENT TO ENTER AN  
ORDER TO CEASE AND DESIST  
BUSINESS, PROHIBIT FROM  
INDUSTRY, ORDER RESTITUTION,  
IMPOSE FINE, AND COLLECT  
INVESTIGATION FEE

8 INTRODUCTION

9 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial  
10 Institutions of the State of Washington (Director) is responsible for the administration of chapter  
11 19.146 RCW, the Mortgage Broker Practices (Act). After having conducted an investigation pursuant  
12 to RCW 19.146.235, and based upon the facts available as of the date of this Statement of Charges, the  
13 Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes  
14 this proceeding and finds as follows:

15 I. FACTUAL ALLEGATIONS

16 1.1 Respondents.

17 A. Integrity Mortgage and Credit Solutions, Inc. (Respondent Integrity) has never been  
18 licensed by the Department of Financial Institutions of the State of Washington (Department) to  
19 conduct business as a mortgage broker or loan originator.

20 B. Lisa M. Morgan (Respondent Morgan) is a principal of Respondent Integrity. During  
21 the relevant time period, Respondent Morgan was not licensed by the Department to conduct business  
22 as a mortgage broker or loan originator.



1 person ““assists a person in obtaining or applying to obtain a residential mortgage loan’ by, among  
2 other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan packages....”

3 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), “loan originator” means a  
4 natural person who for direct or indirect compensation or gain, or in the expectation of direct or  
5 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;  
6 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to perform  
7 any of these activities.

8 **2.3 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents  
9 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive practice  
10 toward any person and obtaining property by fraud or misrepresentation.

11 **2.4 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual  
12 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
13 for engaging in the business of a mortgage broker for Washington residents or property without first  
14 obtaining a license to do so.

15 **2.5 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual  
16 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
17 for engaging in the business of a loan originator without first obtaining and maintaining a license.

18 **2.6 Requirement to Maintain Accurate and Current Books and Records.** Pursuant to RCW  
19 19.146.060 and WAC 208-660-450, Respondents are required to keep all books and records in a  
20 location that is on file with and readily available to the Department until at least twenty-five months  
21 have elapsed following the effective period to which the books and records relate.

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1 **III. AUTHORITY TO IMPOSE SANCTIONS**

2 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the  
3 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
4 business.

5 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may  
6 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker  
7 any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9) or  
8 (13), or RCW 19.146.200.

9 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
10 restitution against any person subject to the Act for any violation of the Act.

11 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
12 against any person subject to the Act for any violation of the Act.

13 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), and WAC 208-  
14 660-550(4)(a), the Department will charge forty-eight dollars per hour for an examiner’s time devoted  
15 to an investigation of any person subject to the Act.

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

17 Respondents’ violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as  
18 set forth above constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221,  
19 and RCW 19.146.223. Therefore, it is the Director’s intent to ORDER that:

20 **4.1** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
21 Moskos cease and desist engaging in the business of a mortgage broker or loan originator.

22 **4.2** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
23 Moskos be prohibited from participation, in any manner, in the conduct of the affairs of any  
mortgage broker subject to licensure by the Director for a period of five years.

24 **4.3** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
Moskos jointly and severally pay restitution to the consumers identified by the Department in

1 paragraph 1.2 in the amount set forth therein, and that Respondents Integrity Mortgage and  
2 Credit Solutions, Inc., Lisa M. Morgan, and Matt E. Moskos jointly and severally pay  
3 restitution to each Washington consumer with whom they entered into a contract for residential  
4 mortgage loan modification services related to real property or consumers located in the state  
5 of Washington equal to the amount collected from that Washington consumer for those  
6 services in an amount to be determined at hearing.

7 **4.4** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
8 Moskos jointly and severally pay a fine, which as of the date of this Statement of Charges  
9 totals \$39,000.

10 **4.5** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
11 Moskos jointly and severally pay an investigation fee, which as of the date of this Statement of  
12 Charges totals \$912.

13 **4.6** Respondents Integrity Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E.  
14 Moskos maintain records in compliance with the Act and provide the Department with the  
15 location of the books, records and other information relating to Respondents Integrity  
16 Mortgage and Credit Solutions, Inc., Lisa M. Morgan, and Matt E. Moskos's provision of  
17 residential mortgage loan modification services in Washington, and the name, address and  
18 telephone number of the individual responsible for maintenance of such records in compliance  
19 with the Act.

## 20 **V. AUTHORITY AND PROCEDURE**

21 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW  
22 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05  
23 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as  
24 set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
accompanying this Statement of Charges.

Dated this 25<sup>th</sup> day of March, 2013.

/s/ \_\_\_\_\_  
DEBORAH BORTNER  
Director, Division of Consumer Services  
Department of Financial Institutions

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Presented by:

/s/  
KENNETH J. SUGIMOTO  
Financial Legal Examiner

Approved by:

/s/  
CHARLES E. CLARK  
Enforcement Chief

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**APPENDIX – RESTITUTION**

<b>Borrower</b>	<b>Amount</b>
B.B.	\$ 1,525.00
C.B.	\$ 1,125.00
S.B.	\$ 1,800.00
B.D.	\$ 600.00
H.H.	\$ 600.00
J.H.	\$ 2,250.00
J.H.	\$ 135.06
C.L.	\$ 1,260.44
J.M.	\$ 2,250.00
R.R.	\$ 1,800.00
T.R.	\$ 1,800.00
B.T.	\$ 1,445.15
M.W.	\$ 2,800.00
	<hr/>
<b>Total:</b>	<b>\$ 19,390.65</b>