

**ORDER SUMMARY – Case Number: C-12-1095**

**Names:**

Mader Law Group, LLC a/k/a Mader & Associates  
Eric Andrew Mader

**Order Number:**

C-12-1095-15-FO02

**Effective Date:**

February 4, 2015

**License Number:  
Or NMLS Identifier**

Unlicensed

### License Effect:

N/A

**Not Apply Until:**

February 4, 2020

**Not Eligible Until:**

February 4, 2020

**Prohibition/Ban Until:**

February 4, 2020

<b>Investigation Costs</b>	\$1,320	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 5/15/2014
<b>Fine</b>	\$6,000	Due: 30 days from receipt of Amended FO	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>	\$6,118	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:		2		

Comments: cease and desist; maintain records

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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:

MADER LAW GROUP, LLC a/k/a MADER &  
ASSOCIATES,  
and ERIC ANDREW MADER, Managing Member,  
Respondents.

No.: C-12-1095-15-FO02

AMENDED FINAL ORDER

On January 28, 2015, the Department issued Final Order C-12-1095-15-FO01, which, due to an inadvertent omission, failed to order payment of investigative costs. This Amended Final Order C-12-1095-15-FO02 is issued to correct this error.

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 34.05.440(2). On December 6, 2013, the Director, through his designee, Consumer Services Division Director Deborah Bortner, issued a Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist Business, Prohibit from Industry, Order Restitution, Impose Fine, Collection Investigation Fee, and Maintain Records ("Statement of Charges") against Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader ("Respondents"). On December 6, 2013, the Department of Financial Institution ("Department") served Respondents 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 December 6, 2013, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Respondents. On December 19, 2013, Respondents filed Applications for Adjudicative Hearing. On January 30, 2014,

1 the Department made a request to the Office of Administrative Hearings ("OAH") to assign an  
2 Administrative Law Judge ("ALJ") to schedule and conduct a hearing on the Statement of Charges.

3 On February 21, 2014, OAH issued a Notice of Prehearing Conference assigning ALJ Leslie  
4 A. Birnbaum ("ALJ Birnbaum") to preside over prehearing and hearing proceedings and issue an  
5 Initial Decision and scheduling a prehearing conference on March 10, 2014 at 11:00 a.m.

6 On March 10, 2014, the prehearing conference was convened by ALJ Birnbaum at 11:00 a.m.  
7 Respondents failed to appear and the Department moved for an order of default dismissing the  
8 administrative appeal. On March 14, 2014, ALJ Birnbaum issued an Order of Default ("Order of  
9 Default") dismissing Respondents' administrative appeal. On March 14, 2014, ALJ Birnbaum sent  
10 the Order of Default to Respondents via First-Class mail.

11 On April 1, 2014, ALJ Birnbaum issued a Notice of Status Conference scheduling a status  
12 conference for Wednesday, April 23, 2014, at 11:00 a.m. On April 23, 2014, all parties attended a  
13 telephonic status conference. On April 28, 2014, ALJ Birnbaum issued a Notice of Hearing and  
14 Status Conference Order vacating the Order of Default issued March 14, 2014, and scheduling a  
15 status conference on June 2, 2014, at 9:00 a.m. On May 8, 2014, ALJ Birnbaum issued a Corrected  
16 Notice of Hearing and Status Conference correcting the status conference date to June 6, 2014, at  
17 9:00 a.m.

18 On June 6, 2014, the representative for the Department attended the status conference and  
19 requested a continuance based on a pending settlement with Respondents. On June 12, 2014, ALJ  
20 Birnbaum issued an Order Granting Continuance and Notice of Hearing and Status Conference Order  
21 granting the continuance request and scheduling a prehearing conference for October 2, 2014, at 9:00  
22 a.m.

23 On October 2, 2014, the representative for the Department attended the prehearing  
24 conference. On October 7, 2014, ALJ Birnbaum issued a Notice of Hearing and Status Conference

1 Order scheduling a status conference for October 22, 2014, at 8:30 a.m. and scheduling the hearing  
2 for March 18- 19, 2015, at 9:00 a.m.

3 On October 22, 2014, all parties attended the status conference. On October 23, 2014, ALJ  
4 Birnbaum issued a Notice of Hearing and Status Conference Order scheduling a status conference for  
5 December 12, 2014, at 10:00 a.m. This Order stated: "You must participate in the conference. If you  
6 do not, a default may be entered. This means you lose the opportunity to further challenge the  
7 agency action." The Order was sent to Respondents via First-Class mail by OAH on October 23,  
8 2014.

9 On December 12, 2014, the status conference was convened by ALJ Birnbaum at 10:00 a.m.  
10 Respondents failed to appear and the Department moved for an order of default dismissing the  
11 administrative appeal. On December 15, 2014, ALJ Birnbaum issued an Order of Default dismissing  
12 Respondents administrative appeal. On December 15, 2014, ALJ Birnbaum sent the Order of Default  
13 to Respondents via First-Class mail.

14 Pursuant to RCW 34.05.440(3), Respondents had seven (7) days from the date of service of  
15 the Order of Default to file a written motion with OAH requesting that the Order of Default be  
16 vacated, and stating the grounds relied upon. Respondents did not make a request to vacate during  
17 the statutory period.

18 Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondents had twenty (20) days from  
19 the date of service of the Order of Default to file a Petition for Review of the Order of Default.  
20 Respondents did not file a Petition for Review during the statutory period.

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

- 23 1. Statement of Charges, cover letter dated December 6, 2013, and Notice of  
24 Opportunity to Defend and Opportunity for Hearing, with documentation of  
service.

2. Applications for Adjudicative Hearing for Respondents.
3. Request to OAH for Assignment of Administrative Law Judge.
4. Notice of Prehearing Conference dated February 21, 2014, with documentation of service.
5. Order of Default dated March 14, 2014, with documentation of service.
6. Notice of Status Conference dated April 1, 2014, with documentation of service.
7. Notice of Hearing and Status Conference Order dated April 28, 2014, with documentation of service.
8. Corrected Notice of Hearing and Status Conference Order dated May 8, 2014, with documentation of service.
9. Order Granting Continuance and Notice of Hearing and Status Conference Order dated June 12, 2014, with documentation of service.
10. Notice of Hearing and Status Conference Order dated October 7, 2014, with documentation of service.
11. Notice of Hearing and Status Conference Order dated October 23, 2014, with documentation of service.
12. Order of Default dated December 15, 2014, with documentation of service.

B. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(2), the Director hereby adopts the Statement of Charges, which is attached hereto.

## II. AMENDED FINAL ORDER

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

A. IT IS HEREBY ORDERED, That:

1. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER cease and desist engaging in the business of a mortgage broker or loan originator.

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2. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER are prohibited from participation in the conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, for a period of five (5) years.
3. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER shall jointly and severally pay SIX THOUSAND ONE HUNDRED AND EIGHTEEN DOLLARS (\$6,118.00) in restitution to the two consumers identified by the Department in Appendix A in the amount set forth therein.
4. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER shall jointly and severally pay to the WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS, within thirty (30) days of receipt of this order, a fine of SIX THOUSAND DOLLARS (\$6,000.00).
5. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER shall jointly and severally pay to the WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS, within thirty (30) days of receipt of this order, an investigation fee of ONE THOUSAND THREE HUNDRED AND TWENTY DOLLARS (\$1,320.00).
6. Respondent MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES, ITS OFFICERS, EMPLOYEES, AND AGENTS shall 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 MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES' provision of residential mortgage loan modification services in Washington, and the name, address and telephone number of the individual responsible for maintenance of such records in compliance with the Act.

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

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

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

7 D. Judicial Review. Respondents have the right to petition the superior court for judicial  
8 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for  
9 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

10 E. Non-compliance with Order. If Respondents do not comply with the terms of this  
11 order, including payment of any amounts owed within thirty (30) days of receipt of this order, the  
12 Department may seek its enforcement by the Office of the Attorney General to include the collection  
13 of the fines, fees, and restitution imposed herein. The Department also may assign the amounts owed  
14 to a collection agency for collection.

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

18  
19 DATED this 4th day of February, 2015.



20  
21 STATE OF WASHINGTON  
22 DEPARTMENT OF FINANCIAL INSTITUTIONS

23 [Redacted Signature]  
24 SCOTT JARVIS  
Director



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-12-1095-15-FO01

MADER LAW GROUP, LLC a/k/a MADER &  
ASSOCIATES,  
and ERIC ANDREW MADER, Managing Member,  
  
Respondents.

FINAL ORDER

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 34.05.440(2). On December 6, 2013, the Director, through his designee, Consumer Services Division Director Deborah Bortner, issued a Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist Business, Prohibit from Industry, Order Restitution, Impose Fine, Collection Investigation Fee, and Maintain Records ("Statement of Charges") against Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader ("Respondents"). On December 6, 2013, the Department of Financial Institution ("Department") served Respondents 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 December 6, 2013, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Respondents. On December 19, 2013, Respondents filed Applications for Adjudicative Hearing. On January 30, 2014, the Department made a request to the Office of Administrative Hearings ("OAH") to assign an Administrative Law Judge ("ALJ") to schedule and conduct a hearing on the Statement of Charges.



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3 Initial Decision and scheduling a prehearing conference on March 10, 2014 at 11:00 a.m.

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6 administrative appeal. On March 14, 2014, ALJ Birnbaum issued an Order of Default ("Order of  
7 Default") dismissing Respondents' administrative appeal. On March 14, 2014, ALJ Birnbaum sent  
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15 the statutory period.

16 Pursuant to RCW 34.05.464 and WAC 10-08-211, Respondents had twenty (20) days from  
17 the date of service of the Order of Default to file a Petition for Review of the Order of Default.  
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19 A. Record Presented. The record presented to the Director for his review and for entry of  
20 a final decision included the following:

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22 Opportunity to Defend and Opportunity for Hearing, with documentation of  
service.
- 23 2. Applications for Adjudicative Hearing for Respondents.
- 24 3. Request to OAH for Assignment of Administrative Law Judge.

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12. Order of Default dated December 15, 2014, with documentation of service.

B. Factual Findings and Grounds for Order. Pursuant to RCW 34.05.440(2), the Director hereby adopts the Statement of Charges, which is attached hereto.

## II. FINAL ORDER

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

A. IT IS HEREBY ORDERED, That:

1. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER cease and desist engaging in the business of a mortgage broker or loan originator.
2. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES and ERIC ANDREW MADER are prohibited from participation in the conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, for a period of five (5) years.

- 1                   3. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES  
2                   and ERIC ANDREW MADER shall jointly and severally pay SIX THOUSAND  
3                   ONE HUNDRED AND EIGHTEEN DOLLARS (\$6,118.00) in restitution to the  
4                   two consumers identified by the Department in Appendix A in the amount set forth  
5                   therein.
- 6                   4. Respondents MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES  
7                   and ERIC ANDREW MADER shall jointly and severally pay to the  
8                   WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS,  
9                   within thirty (30) days of receipt of this order, a fine of SIX THOUSAND  
10                  DOLLARS (\$6,000.00).
- 11                  5. Respondent MADER LAW GROUP, LLC A/K/A MADER & ASSOCIATES,  
12                  ITS OFFICERS, EMPLOYEES, AND AGENTS shall maintain records in  
13                  compliance with chapter 19.146 RCW, the Mortgage Broker Practices Act ("Act"),  
14                  and provide the Director with the location of the books, records and other  
15                  information relating to Respondent MADER LAW GROUP, LLC A/K/A MADER  
16                  & ASSOCIATES' provision of residential mortgage loan modification services in  
17                  Washington, and the name, address and telephone number of the individual  
18                  responsible for maintenance of such records in compliance with the Act.

19                  B.     Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a  
20                  Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
21                  must be filed in the Office of the Director of the Department of Financial Institutions by courier at  
22                  150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
23                  Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The  
24                  Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
25                  Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

1 D. Judicial Review. Respondents have the right to petition the superior court for judicial  
2 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for  
3 filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

4 E. Non-compliance with Order. If Respondents do not comply with the terms of this  
5 order, including payment of any amounts owed within thirty (30) days of receipt of this order, the  
6 Department may seek its enforcement by the Office of the Attorney General to include the collection  
7 of the fines, fees, and restitution imposed herein. The Department also may assign the amounts owed  
8 to a collection agency for collection.

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

12  
13 DATED this 28<sup>th</sup> day of January, 2015.



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS

  
SCOTT JARVIS  
Director

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

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

MADER LAW GROUP, LLC a/k/a MADER &  
ASSOCIATES,  
and ERIC ANDREW MADER, Managing Member,

Respondents.

No. C-12-1095-13-SC01

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

**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). After having conducted an investigation pursuant to RCW 19.146.235, 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 Respondents.**

**A. Mader Law Group, LLC a/k/a Mader & Associates (Respondent MLG)** has never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker.

**B. Eric Andrew Mader (Respondent Mader)** is the Managing Member of Respondent MLG. During the relevant time period, Respondent Mader was not licensed by the Department to conduct business as a mortgage broker or loan originator.

**1.2 Unlicensed Activity.** Between at least February 2012 and June 2012, Respondents MLG and Mader (hereafter Respondents) were offering residential mortgage loan modification services to

1 Washington consumers on property located in Washington State. Respondents entered into a  
2 contractual relationship with at least two Washington consumers to provide those services and  
3 collected an advance fee for the provision of those services. The Department has received at least two  
4 complaints from Washington consumers alleging Respondents provided or offered to provide  
5 residential mortgage loan modification services while not licensed by the Department to provide those  
6 services. A list of Washington consumers with whom Respondents conducted business as a mortgage  
7 broker or loan originator, and the amount paid by each is appended hereto and incorporated herein by  
8 reference.

9 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to  
10 provide the residential mortgage loan modification services or omitted disclosing that they were not  
11 licensed to provide those services.

12 **1.4 On-Going Investigation.** The Department's investigation into the alleged violations of the  
13 Act by Respondents continues to date.

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

15 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14) and WAC 208-660-006,  
16 "Mortgage Broker" means any person who, for direct or indirect compensation or gain, or in the  
17 expectation of direct or indirect compensation or gain (a) assists a person in obtaining or applying to  
18 obtain a residential mortgage loan or performs mortgage loan modification services or (b) holds  
19 himself or herself out as being able to assist a person in obtaining or applying to obtain a residential  
20 mortgage loan or provide residential mortgage loan modification services. Pursuant to WAC 208-660-  
21 006, a person "assists a person in obtaining or applying to obtain a residential mortgage loan" by,  
22 among other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan  
23 packages...."

1 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), "loan originator" means a  
2 natural person who for direct or indirect compensation or gain, or in the expectation of direct or  
3 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;  
4 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to perform  
5 any of these activities.

6 **2.3 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual  
7 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
8 for engaging in the business of a mortgage broker for Washington residents or property without first  
9 obtaining a license to do so.

10 **2.4 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual  
11 Allegations set forth in Section I above, Respondent Mader is in apparent violation of RCW  
12 19.146.200(1) for engaging in the business of a loan originator without first obtaining and maintaining  
13 a license.

14 **2.5 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents  
15 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive practice  
16 toward any person and obtaining property by fraud or misrepresentation.

17 **2.6 Requirement to Maintain Accurate and Current Books and Records.** Pursuant to RCW  
18 19.146.060 and WAC 208-660-450, Respondents are required to keep all books and records in a  
19 location that is on file with and readily available to the Department until at least twenty-five months  
20 have elapsed following the effective period to which the books and records relate.

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

22 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the  
23 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
24 business.



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

5 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
6 restitution against any person subject to the Act for any violation of the Act.

7 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
8 against any person subject to the Act for any violation of the Act.

9 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), and WAC 208-  
10 660-550(4)(a), the Department will charge forty-eight dollars per hour for an examiner's time devoted  
11 to an investigation of any person subject to the Act.

#### 12 **IV. NOTICE OF INTENT TO ENTER ORDER**

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

16 **4.1** Respondents Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader cease  
17 and desist engaging in the business of a mortgage broker or loan originator.

18 **4.2** Respondents Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader be  
19 prohibited from participation, in any manner, in the conduct of the affairs of any mortgage  
20 broker subject to licensure by the Director for a period of five years.

21 **4.3** Respondents Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader  
22 jointly and severally pay restitution to the two consumers identified by the Department in  
23 Appendix A in the amount set forth therein, and that Respondents Mader Law Group, LLC  
24 a/k/a Mader & Associates and Eric Andrew Mader jointly and severally pay restitution to each  
Washington consumer with whom they entered into a contract for residential mortgage loan  
modification services related to real property or consumers located in the state of Washington  
equal to the amount collected from that Washington consumer for those services in an amount  
to be determined at hearing.

**4.4** Respondents Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader  
jointly and severally pay a fine, which as of the date of this Statement of Charges totals \$6,000.

1 4.5 Respondents Mader Law Group, LLC a/k/a Mader & Associates and Eric Andrew Mader  
2 jointly and severally pay an investigation fee, which as of the date of this Statement of Charges  
3 totals \$1,320.

4 4.6 Respondents maintain records in compliance with the Act and provide the Department with the  
5 location of the books, records and other information relating to Respondents' provision of  
6 residential mortgage loan modification services in Washington, and the name, address and  
7 telephone number of the individual responsible for maintenance of such records in compliance  
8 with the Act.

## 9 V. AUTHORITY AND PROCEDURE

10 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW  
11 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05  
12 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as  
13 set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
14 accompanying this Statement of Charges.

15 Dated this 6th day of December, 2013.



16 [Redacted Signature]  
17 DEBORAH BORTNER  
18 Director, Division of Consumer Services  
19 Department of Financial Institutions

20 Presented by:

21 [Redacted Signature]  
22 DEVON P. PHELPS  
23 Financial Legal Examiner

24 Approved by:

[Redacted Signature]  
CHARLES E. CLARK  
Enforcement Chief

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**Restitution**

**Consumer**

**Amount**

A.R.

\$2,793

E.S.

\$3,325