

## ORDER SUMMARY – Case Number: C-13-1312

**Name(s):** Abrehaile Haile

**Order Number:** C-13-1312-15-FO01

**Effective Date:** August 19, 2015

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

**License Effect:** N/A

**Not Apply Until:** Permanent ban

**Not Eligible Until:** Permanent

**Prohibition/Ban Until:** Permanent

<b>Investigation Costs</b>	\$675	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 2/24/2016
<b>Fine</b>	\$6,000	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 5/2/2016
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$	Due	Paid <input type="checkbox"/> Y <input 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:**



**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS**

IN THE MATTER OF:

ABREHAILE HAILE,

Respondent.

DFI No. C-13-1312-15-FO01

[OAH Docket No. 2014-DFI-0041]

FINAL DECISION AND ORDER

THIS MATTER comes now before SCOTT JARVIS, Director ("Director") of the WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS ("Department"), pursuant to the Initial order on Summary Judgment dated April 20, 2015 (collectively, "Initial Order"), against Respondent, ABREHAILE HAILE ("Respondent"), on the Petition for Review ("Petition for Review"), brought by John Henry Browne, Esq. ("Respondent's Counsel") from the Initial Order by Administrative Law Judge Lisa N. W. Dublin ("ALJ"), from which the Division of Consumer Services ("Division"), by and through Jong M. Lee, Assistant Attorney General, of the WASHINGTON ATTORNEY GENERAL ("Division's Counsel"), have lodged the Department's Response to Petition for Review ("Reply to Petition"); and the Director having taken into consideration the entire record on review, including, without limitation, the Initial Order, the Petition for Review, and the Reply to the Petition ("Record on Review");

NOW, THEREFORE, the Director issues the following Final Decision and Order<sup>1</sup>:

<sup>1</sup> Pursuant to RCW 34.05.461(3), not just the Initial Order but also the Final Decision and Order must include findings of fact and conclusions of law, and the bases for those findings and conclusions, even in cases involving summary judgment.

## **1.0 DIRECTOR'S CONSIDERATIONS**

Based on the Director's review and deliberation of the Record on Review, including the Petition for Review and the Reply to Petition, the Director makes the following determinations:

### **1.1 The Petition for Review fails to properly assign error to the Initial Order. We**

first note, in passing, that Respondent's Counsel, in his Petition for Review, "asks the Director of the Department of Financial Institutions to accept review of the Initial Order." This was unnecessary, because the Director is obliged to consider and deliberate on any petition for review of an administrative law judge's initial order that is timely filed.<sup>2</sup> However, a proper petition for review under the Washington Model Rules of Administrative Procedure ("WMRAP"),<sup>3</sup> adopted by the Department,<sup>4</sup> requires that "[t]he petition for review shall specify the portions of the initial order to which exception is taken and shall refer to the evidence of record which is relied upon to support the petition."<sup>5</sup> Absent such specification and reference, a petition for review is deficient under the WMRAP and must be dismissed.

In this case, the Petition for Review dated May 6, 2015, simply declared:

"Evidence relied on for Petition for Review: Document 1 referenced in Paragraph 3.5 of Summary Judgment Motion Hearing.

Petitioner also relies on Paragraph 5.7 in the hearing examiner's Conclusion of Law as a basis for the Petition for Review."

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<sup>2</sup> RCW 34.05.464; WAC 10-08-211.

<sup>3</sup> Chapter 10-08 WAC.

<sup>4</sup> WAC 208-08-020(1).

<sup>5</sup> WAC 10-08-211(3).

There is no statement as to what Respondent contends is wrong with “Document 1,” which refers to the Statement of Charges. There is also no statement in the Petition for Review as to why Respondent believes that COL 5.7<sup>6</sup> is an error of law.

Accordingly, The Petition for Review is deficient on its face and must be denied.

**1.2     Respondent’s May 22<sup>nd</sup> filing is improper and may be ignored.** The WMRAP permit a filing of a reply to a petition for review.<sup>7</sup> There is no provision in the WMRAP for a further response by an opposing party to a reply to a petition for review. Rather, all argument seeking review of an initial order must be set forth in a petition for review. Accordingly, on this ground alone, the Director is privileged to ignore Respondent Counsel’s May 22<sup>nd</sup> document entitled “Reply to Department’s Response to Petition for Review” (“May 22<sup>nd</sup> Filing”). In addition, the May 22<sup>nd</sup> Filing was filed with the Director on or after May 22, 2015, which was after the expiration of time for filing the Petition for Review<sup>8</sup> and also after the expiration for filing by any party of a “reply” to a petition for review.<sup>9</sup> Even if the Director were to view the May 22<sup>nd</sup> filing as the Respondent’s own “reply” to his Petition for Review, it would still be untimely and not entitled to consideration.

**1.3     Claims of “excessive fine” – as a matter of law – may not be considered by the Director.** Even assuming *arguendo* that the May 22<sup>nd</sup> Filing was timely and proper, claims that the monetary sanctions in this case constituted an “excessive fine” as a matter of law may not be considered by the Director. An executive-branch administrative body, including this

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<sup>6</sup> Paragraph 5.7, at pages 5 and 6, of the Initial Order.

<sup>7</sup> WAC 10-08-211(4).

<sup>8</sup> Pursuant to WAC 10-08-211(2), a “petition for review shall be filed with the agency head within *twenty days* of the date of service of the initial order . . . .” [Emphasis added.]

<sup>9</sup> WAC 10-08-211(4) declares: “*Any party may file a reply to a petition for review.* The reply shall be filed with the office where the petition for review was filed within *ten days* of the date of service of the petition and copies of the reply shall be served upon all other parties or their representatives at the time the reply is filed.” [Emphasis added.] The May 22<sup>nd</sup> Filing by Respondent, who is a “party,” was at least 16 days after the Petition for Review.

Department, does not have authority to determine the constitutionality of a statute it is mandated by the Legislature to administer; only the courts have that power.<sup>10</sup> Therefore, the Respondent Counsel's untimely contention – that the fine imposed by the Initial Order in this case is excessive as a matter of law<sup>11</sup> – is not the purview of the Director and must be raised (if at all) on judicial review after imposition of a final order.

#### **1.4 Claims of “arbitrary and capricious” calculation of a fine are without merit.**

Even assuming *arguendo* that the May 22<sup>nd</sup> Filing was timely and proper, claims of “arbitrary and capricious” calculation of a fine are also without merit. Pursuant to the Uniform Money Services Act (“UMSA”), “[t]he director may assess a civil penalty against a . . . person that violates [the UMSA] . . . in an amount not to exceed one hundred dollars per day for each day the violation is outstanding, plus this state's costs and expenses for the investigation and prosecution of the matter, including reasonable attorneys' fees.”<sup>12</sup> In relation to the Division's investigation of Respondent culminating in this adjudication, the Division may recover investigative fees of seventy-five dollars per hour.<sup>13</sup>

Incident to the Motion for Summary Judgment, the Division presented substantial, uncontroverted evidence<sup>14</sup> that Respondent had committed at least one violation for a consecutive period from mid-April 2010 to on or about December 2010, which, if the UMSA

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<sup>10</sup> See *Bare v. Gorton*, 84 Wn.2d 380, 383 (1974), citing *United States v. Kissinger*, 250 F.2d 940 (3d Cir. 1958); *cert. denied*, 356 U.S. 958 (1958). 3 K. Davis, *Administrative Law Treatise*, § 20.04, at p. 74 (1958); see also *Johnson v. Robison*, 415 U.S. 361, 368 (1974), quoting *Oestereich v. Selective Serv. System Local Bd. No. 11*, 393 U.S. 233, 242 (1968); accord, *Califano v. Sanders*, 430 U.S. 99, 109 (1977).

<sup>11</sup> This assumes *arguendo* that the use of the term “excessive” by Respondent's Counsel in his May 22<sup>nd</sup> Filing is an allusion to the “excessive fines” clause of the Eighth Amendment of the U.S. Constitution and/or Article I, Section 14 of the Washington State Constitution.

<sup>12</sup> RCW 19.230.290.

<sup>13</sup> WAC 208-690-170. In WAC 208-690-170(3), it states that “[i]nvestigation fees are separate, distinct from, and in addition to transaction fees imposed by WAC 208-690-150 (related to licensee reports).

<sup>14</sup> Department's Exhibit List, Exhibit 6 (Fine Matrix Analysis by Ken Sugimoto dated December 30, 2013). See also Sugimoto Declaration, Exhibit B.

civil penalty provision<sup>15</sup> were fully applied, would amount to a civil fine of at least twenty thousand dollars (\$20,000).<sup>16</sup> Yet the fine imposed by the Initial Order was only six-thousand dollars (\$6,000).

In the May 22<sup>nd</sup> Filing, Respondent's Counsel latently disputes the finding of the ALJ that Respondent stipulated that both the fine of \$6,000 and the investigative fee of six-hundred seventy five dollars (\$675) were appropriate.<sup>17</sup> Without relying upon the latent May 22<sup>nd</sup> Filing, the Director nonetheless has determined *sua sponte* that there is insufficient evidence in the Record on Review to support the notion that Respondent actually made such a stipulation as a matter of law. The Director has reviewed the Deferred Prosecution Agreement against Respondent<sup>18</sup> and can find nothing in that agreement amounting to an implied stipulation to the fine imposed by the Initial Order. Nor can an implied stipulation on this specific point be derived from Respondent's Answers to the Department's Request for Admissions.<sup>19</sup>

However, there is sufficient evidence – uncontested and admitted to by Respondent – that between April 14, 2010, and on or about December 2010,<sup>20</sup> the Respondent, without benefit of a

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<sup>15</sup> RCW 19.230.290.

<sup>16</sup> The Fine Matrix Analysis by Mr. Sugimoto showed a full penalty for 1 violation of 240 consecutive days (\$24,000), 2 violations of 240 consecutive days (\$48,000), and 3 violations of 240 consecutive days (\$72,000). For reasons set forth below, it does not appear with certainty to the Director that the Record on Review demonstrates as a matter of law that a violation occurred until a date certain of December 12, 2010. However, the ALJ found that the violation being measured occurred from April 14, 2010, until on or about December 2010. The Initial Order was not "corrected." The Respondent admitted this fact. See Footnote 20. The Division did not file a cross-petition for review assigning error to the ALJ's finding, FOF 4.5(c)(vi), at page 4, of the Initial order.

<sup>17</sup> COL 5.10, at page 6, of the Initial Order.

<sup>18</sup> Department's Witness List, Exhibit 1.

<sup>19</sup> Department's Witness List, Exhibit 2.

<sup>20</sup> The ALJ, per FOF 4.5(c)(vi), at page 4, of the Initial Order, does not make a finding as to what date in December 2010 the conduct of a "money transmitter" ceased; only that in or about December 2010, Respondent transferred \$21,000 to a third person without being licensed to do so. In this regard, the ALJ seems to rely upon the only competent "stipulation" by the Respondent on this point – his Answers to Request for Admissions, especially Answer to Request No. 8, at page 3 thereof.



license, was engaged in the business of “money transmission” as defined by the UMSA.<sup>21</sup> Based upon the civil penalty formula established by the Legislature of \$100 per day, an imposition in the Initial Order of only \$6,000 by way of a fine is not “arbitrary and capricious” and is altogether reasonable and lenient considering the seriousness of Respondent’s violation of the UMSA and his admissions in the Deferred Prosecution Agreement.

Assuming as the Director must that the Legislature’s civil penalty mandate is constitutional, the Initial Order’s imposition of a \$6,000 fine was not “arbitrary and capricious.” Nor does the Director find the \$675 investigative fee to be “arbitrary and capricious” based upon the Record on Review.

**1.5 Respondent did not assign error to his permanent ban from industry.** There was sufficient and uncontroverted evidence to support the Initial Order imposing a permanent ban on Respondent participating in the conduct of any money transmitter or currency exchanger subject to the licensing of the Department, or any authorized delegate thereof, or both. The Division’s Reply to the Petition fully supports the ALJ’s Initial Order in this regard. However, the Director reminds the parties that Respondent’s Counsel did not even assign error in either the Petition for Review or the May 22<sup>nd</sup> Filing to the Initial Order’s imposition of a permanent ban from money transmission or currency exchanging subject to the Department’s jurisdiction. Therefore, since no error was assigned to that portion of the Initial Order, the Director is of the view that it bears no further consideration.

Based upon and subject to all of the above considerations, summary judgment against Respondent was appropriate and the Findings of Fact and Conclusions of Law of the Initial Order ought to be affirmed, subject to minor modifications as hereinafter set forth.

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<sup>21</sup> RCW 19.230.010(18) defines “money transmission” as “receiving money or its equivalent value to transmit, deliver, or instruct to be delivered the money or its equivalent value to another location, inside or outside the United States, by any means including but not limited to by wire, facsimile, or electronic transfer. . . .”

WHEREFORE, the Director, by way of Final Decision and Order, makes the following Findings of Fact and Conclusions of Law, as set forth in Sections 2.0 and 3.0 below.

## **2.0 FINDINGS OF FACT**

Subject to Section 1.0 of this Final Decision and Order, the Director concurs in and hereby re-affirms and incorporates the Findings of Fact of the Initial Order (Part 4 thereof), including FOF 4.1 through 4.6, inclusive.

## **3.0 CONCLUSIONS OF LAW**

The Director, having made Findings of Facts as set forth in Section 2.0 above, does now concur in and hereby re-affirms and incorporates the Conclusions of Law of the Initial Order (Part 5 thereof), including COL 5.1 through 5.11, inclusive, except to the extent that such Conclusions of Law are augmented or modified by the Director's Considerations as set forth in Section 1.0 above. The Respondent violated the UMSA, chapter 19.230 RCW, by engaging in the business of a Money transmitter (a) without the required license, (b) in a deceptive and fraudulent manner, and (c) without complying with reporting procedures prescribed by the UMSA.

## **4.0 FINAL DECISION AND ORDER**

NOW, THEREFORE, the Director having made Findings of Fact and Conclusions of Law as set forth in Sections 2.0 and 3.0 above, respectively, the Director does hereby make the following Final Decision and Order:

**4.1 Grant of Summary Judgment Affirmed.** The Initial Order's granting of the Division's Motion for Summary Judgment is affirmed.

**4.2 Permanent Ban from UMSA Authorized Activity.** The Respondent, ABREHAILE HAILE, must immediately and permanently cease and desist from participating in



the conduct of the affairs of any money transmitter or currency exchanger subject to licensing by the Washington State Department of Financial Institutions, or any authorized delegate thereof.

**4.3 Fine Imposed.** The Respondent, ABREHAILE HAILE, must pay to the order of the Washington State Department of Financial Institutions a fine in the amount of Six Thousand United States Dollars (\$6,000.00 USD).

**4.4 Investigative Fee Imposed.** The Respondent, ABREHAILE HAILE, must pay to the order of the Washington State Department of Financial Institutions an investigative fee in the amount of Six Hundred Seventy-Five United States Dollars (\$675.00 USD).

## **5.0 RECONSIDERATION**

Pursuant to RCW 34.05.470, Respondent has 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 this Final Order upon Respondent. 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. A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice specifying the date by which it will act on a petition.

## **6.0 STAY OF ORDER**

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

## **7.0 JUDICIAL REVIEW**

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

## **8.0 SERVICE**

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

## **9.0 EFFECTIVENESS AND ENFORCEMENT OF FINAL ORDER**

Pursuant to the Administrative Procedures Act, at RCW 34.05.473, this Final Decision and Order shall be effective immediately upon deposit in the United States Mail.

Dated at Tumwater, Washington, on this 19<sup>th</sup> day of August, 2015.

WASHINGTON STATE DEPARTMENT  
OF FINANCIAL INSTITUTIONS

By: 

Scott Jarvis  
Director

### NOTICE TO THE PARTIES

In accordance with RCW 34.05.470 and WAC 10-08-215, any Petition for Reconsideration of this FINAL DECISION & ORDER must be filed with the Director within ten (10) days of service of this FINAL DECISION & ORDER. It should be noted that Petitions for Reconsideration do not stay the effectiveness of said FINAL DECISION & ORDER. Judicial Review of this FINAL DECISION & ORDER is available to a party according to provisions set out in the Washington Administrative Procedure Act, RCW 34.05.570.

This is to certify that this FINAL DECISION & ORDER has been served upon the following parties on August 19, 2015, by depositing a copy of same in the United States mail, postage prepaid.

WASHINGTON STATE DEPARTMENT  
OF FINANCIAL INSTITUTIONS

By:



Susan Putzier  
Executive Assistant to the Director

#### **Mailed to the following:**

John Henry Browne  
Attorney at Law  
108 S. Washington St., Suite 200  
Seattle, WA 98104

Jong M. Lee  
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WASHINGTON ATTORNEY GENERAL  
1125 Washington Street S.E.  
P.O. Box 40100  
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Abrehaile Haile  
12019 – 76<sup>th</sup> Avenue S.  
Seattle, WA 98178

STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Uniform Money Services Act of Washington  
by:

ABREHAILE HAILE,

Respondent.

NO. C-13-1312-13-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO PROHIBIT FROM  
INDUSTRY, IMPOSE FINE, AND COLLECT  
INVESTIGATION FEE

INTRODUCTION

Pursuant to RCW 19.230.130 and RCW 19.230.310, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.230 RCW, the Uniform Money Services Act (Act). After having conducted an investigation pursuant to RCW 19.230.130 and WAC 208-690-180, 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 Red Sea Finance, Inc. (Red Sea)** was licensed by the Department of Financial Institutions of the State of Washington (Department) to engage in the business of a money transmitter on or about August 9, 2005, and it is currently licensed.

**1.2 Abrehaile Haile (Respondent)** was a manager of Red Sea between about April 2010, and December 2010. Respondent has never been licensed by the Department to engage in the business of a money transmitter.

1 **1.3 Unlicensed Activity.** Between about April 14, 2010, and December 12, 2010, Respondent  
2 engaged in the business of a money transmitter in the state of Washington by assisting in the  
3 transmission of money through a bank account which was not associated with a person who was  
4 licensed by the Department to engage in the business of a money transmitter, as follows:<sup>1</sup>

- 5 (a) In April 2010, Respondent was an agent, manager, and operator of Red Sea;  
6 (b) On or about April 14, 2010, Respondent and another person agreed to transfer approximately  
7 \$75,000 without identification or a social security number;  
8 (c) On or about April 14, 2010, Respondent provided the person described above with a Bank of  
9 America account number;  
10 (d) On or about April 14, 15, and 19, 2010, the person described above deposited \$7,000, for a  
11 total of \$21,000, into the Bank of America bank account described above;  
12 (e) On or about April 22, 2010, Respondent provided the person described above with a second  
13 bank account number;  
14 (f) In or about December 2010, Respondent transferred to a third person the \$21,000 described  
15 above;  
16 (g) Respondent knew that a Currency Transaction Report (CTR) is required to be filed for  
17 currency transactions of \$10,000 or more; and  
18 (h) Respondent acted with the intent to evade the CTR reporting requirement.  
19  
20

21 **1.4 Failure to Comply with Federal Reporting Requirements.** Once Respondent engaged in the  
22 business of a money transmitter as alleged in Section 1.3, Respondent was required to file all reports  
23 required by federal currency reporting, recordkeeping, and suspicious transaction reporting  
24

25 <sup>1</sup> The facts alleged in Section 1.3(a)-(h) are taken directly from the Deferred Prosecution Agreement entered into by  
Respondent and further described in Section 1.5 herein.

1 requirements with the appropriate federal agency as set forth in 31 U.S.C. Sec. 5311, 31 C.F.R. Sec.  
2 103 (2000), and other federal and state laws pertaining to money laundering, and Respondent failed to  
3 do so.

4 **1.5 Deferred Prosecution Agreement.** On or about August 20, 2013, the United States of America  
5 and Respondent entered a Deferred Prosecution Agreement (Prosecution Agreement) under Criminal  
6 Case No. 12CR1689-JAH in the United States District Court, Southern District of California. In the  
7 Prosecution Agreement Respondent admitted and agreed to, among other things, the facts as alleged in  
8 Section 1.3(a)-(h).  
9

10 **1.6 Ongoing Investigation.** The Department's investigation of the alleged violations of the Act  
11 by Respondent continues to date.

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

13 **2.1 Requirement to Obtain License.** Based on the Factual Allegations set forth in Section I  
14 above, Respondent is in apparent violation of RCW 19.230.030(1) for engaging in the business of a  
15 money transmitter without a license.

16 **2.2 Requirement to Comply with Federal Reporting Requirements.** Based on the Factual  
17 Allegations set forth in Section I above, Respondent is in apparent violation of RCW 19.230.180 for  
18 failing to comply with federal reporting requirements.

19 **2.3 Prohibited Practices.** Based on the Factual Allegations set forth in Section I above,  
20 Respondent is in apparent violation of RCW 19.230.340(1), (2), and (8) as follows:  
21

22 (a) Respondent directly or indirectly employed any scheme, device, or artifice to defraud or  
23 mislead any person;

24 (b) Respondent directly or indirectly engaged in any unfair or deceptive act or practice toward  
25 any person; and



(c) Respondent failed to make any report or statement lawfully required by the director or other public official.

### III. AUTHORITY TO IMPOSE SANCTIONS

**3.1 Authority to Prohibit from Industry.** Pursuant to RCW 19.230.250, the Director may issue an order to prohibit a person from continuing to engage in providing money services, and to prohibit from participation in the affairs of any licensee or authorized delegate, or both, any executive officer, person in control, or employee of the person for any violation of RCW 19.230.030.

**3.2 Authority to Impose Fine.** Pursuant to RCW 19.230.250 and RCW 19.230.290, the Director may issue an order to impose civil money penalties on a person for any violation of the Act not to exceed \$100 per day for each day the violation is outstanding.

**3.3 Authority to Collect Investigation Fee.** Pursuant to RCW 19.230.130(2), RCW 19.230.290, RCW 19.230.320(1)(c) and (2), WAC 208-690-170, and WAC 208-690-180(2), the Department may collect the costs of investigations and examinations. The fee will be calculated at the rate of \$75 per hour.

### IV. NOTICE OF INTENT TO ENTER ORDER

Respondent's violations of the provisions of chapter 19.230 RCW and chapter 208-690 WAC, as set forth in the above Factual Allegations and Grounds for Entry of Order, constitute a basis for the entry of an Order under RCW 19.230.130, RCW 19.230.250, RCW 19.230.290, and RCW 19.230.320.

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

**4.1** Respondent Abrehaile Haile be permanently prohibited from participation in the conduct of the affairs of any money transmitter or currency exchanger subject to licensing by the Department, or any authorized delegate, or both;

**4.2** Respondent Abrehaile Haile pay a fine which as of the date of these charges totals \$6,000; and

1           **4.3**     Respondent Abrehaile Haile pay an investigation fee which as of the date of these charges  
2                   totals \$675, calculated at \$75 per hour for nine hours to date.

3                                   **V. AUTHORITY AND PROCEDURE**

4           This Statement of Charges and Notice of Intention to Enter an Order to Prohibit from Industry,  
5     Impose Fine, and Collect Investigation Fee (Statement of Charges) is entered pursuant to the provisions  
6     of RCW 19.230.220 and RCW 19.230.310, and is subject to the provisions of chapter 34.05 RCW  
7     (The Administrative Procedure Act). Respondent may make a written request for a hearing as set forth  
8     in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING  
9     accompanying this Statement of Charges

10    Dated this 2<sup>nd</sup> day of July, 2014.



11                                   [Redacted Signature]  
12                                   \_\_\_\_\_  
13                                   DEBORAH BORTNER  
14                                   Director  
15                                   Division of Consumer Services  
16                                   Department of Financial Institutions

16    Presented by:

17                                   [Redacted Signature]  
18                                   \_\_\_\_\_  
19                                   KENNETH J. SUGIMOTO  
20                                   Financial Legal Examiner

21    Approved by:

22                                   [Redacted Signature]  
23                                   \_\_\_\_\_  
24                                   CHARLES E. CLARK  
25                                   Enforcement Chief