

**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:

No. C-13-1341-14-TD01

**TEMPORARY ORDER TO
CEASE AND DESIST**

GLOBEONE, INC. d/b/a GLOBEONE
SOLUTIONS, and MARTHA N. MOKAKE,
President; GLOBEONE SYSTEMS, INC. d/b/a
GLOBEONE SOLUTIONS, and DAISI A.
OMOYAYI a/k/a REMI OMOYAYI a/k/a
ADEREMI D. OMOYAYI, President, and
Unlicensed Loan Originator, NMLS #95805,

Respondents.

THE STATE OF WASHINGTON TO:

Globeone, Inc. d/b/a Globeone Solutions
Martha N. Mokake
Globeone Systems, Inc. d/b/a Globeone Solutions
Daisi A. Omoyayi a/k/a Remi Omoyayi a/k/a
Aderemi D. Omoyayi

COMES NOW the Director of the Washington State Department of Financial Institutions (Director),
by and through his designee Deborah Bortner, Division Director, Division of Consumer Services, and
finding that the public is likely to be substantially injured by delay in issuing a cease and desist order,
enters this Temporary Order to Cease and Desist pursuant to chapter 19.146 RCW, the Mortgage Broker
Practices Act (Act), based on the following:

I. FACTUAL FINDINGS

1.1 Respondents.

A. Globeone, Inc. (Respondent Globeone, Inc.) is an inactive corporation registered with
the Washington Secretary of State, and is known to have conducted business as Globeone Solutions,
from 1720 S. 341st Pl., Ste. C2, Federal Way, Washington 98003. Respondent Globeone, Inc. has

never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker.

B. Martha N. Mokake (Respondent Mokake) is known to have been the President of Respondent Globeone, Inc. at all times relevant. During the relevant time period, Respondent Mokake was not licensed by the Department to conduct business as a mortgage broker or loan originator.

C. Globeone Systems, Inc. (Respondent Globeone Systems) is a corporation registered with the Washington Secretary of State. Respondent Globeone Systems registered the trade name Globeone Solutions with the Washington Department of Revenue on January 16, 2014. Respondent Globeone Systems conducts business from 1720 S. 341st Pl., Ste. C2, Federal Way, Washington 98003. Respondent Globeone Systems has never been licensed by the Department of Financial Institutions of the State of Washington to conduct business as a mortgage broker.

D. Daisi A. Omoyayi a/k/a Remi Omoyayi a/k/a Aderemi D. Omoyayi (Respondent Omoyayi) is the President of Respondent Globeone Systems. Respondent Omoyayi is also known to have been an employee of Respondent Globeone, Inc. Respondent Omoyayi conducts business from 1720 S. 341st Pl., Ste. C2, Federal Way, Washington 98003. During the relevant time period, Respondent Omoyayi was not licensed by the Department to conduct business as a mortgage broker or loan originator.

1.2 Unlicensed Conduct.

A. On or about April 9, 2012, Respondent Globeone, Inc. entered into a contractual relationship with Washington resident J.S. to perform residential mortgage loan modification services. J.S. paid Respondent Globeone, Inc. an advance fee for the provision of those services in the amount of \$6,000.

1 **B.** On or about January 31, 2014, Respondent Omoyayi offered residential mortgage loan
2 modification services to Washington resident T.H. on property located in Washington State.

3 **1.3 False Statements to the Department.** On or about July 22, 2013, Respondent Omoyayi, as
4 an agent of Respondent Globeone, Inc. provided a subpoena response to the Department asserting
5 that Respondent Globeone, Inc. never provided or offered to provide loan modification services.
6 However, J.S. entered into a Memorandum of Understanding with Respondent Globeone, Inc. on
7 April 9, 2012, that states "If all that GLOBEONE can accomplish is a loan modification, the client
8 shall pay 5% of the amount that your lender reduces your principal amount by."

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

10 **2.1 Failure to Obtain License.** Based on the Factual Allegations set forth in Section I above,
11 Respondents are in apparent violation of RCW 19.146.200 for engaging in the business of a mortgage
12 broker or loan originator without first obtaining a license under the Act.

13 **2.2 False Statements.** Based on the Factual Allegations set forth in Section I above, Respondent
14 Omoyayi is in apparent violation of RCW 19.146.0201(8) for making a false statement in connection
15 with an investigation conducted by the Department.

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

17 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 19.146.227, the
18 Director is authorized to issue a temporary order to cease and desist whenever the Director
19 determines that the public is likely to be substantially injured by delay in issuing a cease and desist
20 order.

21 //

22 //

23 //

1 **IV. ORDER**

2 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue
3 Temporary Order to Cease and Desist, and pursuant to RCW 19.146.227, the Director determines that
4 Respondents engaged in the business of a mortgage broker or loan originator without proper licensure
5 and the public is likely to be substantially injured by a delay in entering a cease and desist order, due
6 to Respondents' disregard for the applicable laws. Therefore, the Director ORDERS that:

7 **4.1** Respondents shall immediately cease and desist from participating in the conduct of the affairs of
8 any mortgage broker or loan originator subject to licensure by the Director, in any manner, specifically
9 including but not limited to negotiating any terms of a residential mortgage loan, performing any loan
10 modification services, or holding out as able to assist or perform any of the above listed services.

11 **4.2** This order shall take effect immediately and shall remain in effect unless set aside, limited, or
12 suspended in writing by an authorized court.

13 **NOTICE**

14 PURSUANT TO CHAPTER 19.146 RCW, YOU ARE ENTITLED TO A HEARING WITHIN
15 FOURTEEN (14) DAYS OF REQUEST TO DETERMINE WHETHER THIS ORDER SHALL
16 BECOME PERMANENT. IF YOU DESIRE A HEARING, THEN YOU MUST RETURN THE
17 ATTACHED APPLICATION FOR ADJUDICATIVE HEARING INCORPORATED HEREIN BY
18 THIS REFERENCE. FAILURE TO COMPLETE AND RETURN THE APPLICATION FOR
19 ADJUDICATIVE HEARING FORM SO THAT IT IS RECEIVED BY THE DEPARTMENT OF
20 FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS OF THE DATE THAT THIS
21 ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN
22 THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING
23 IN THE U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED

1 THAT DEFAULT WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING
2 PERMANENT ON THE TWENTY-FIRST (21ST) DAY FOLLOWING SERVICE OF THIS
3 ORDER UPON YOU.

4
5 DATED this 21st day of August, 2014.



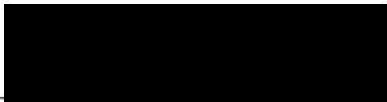
DEBORAH BORTNER
Director, Division of Consumer Services
Department of Financial Institutions

6
7
8
9 Presented by:



RACHELLE VILLALOBOS
Financial Legal Examiner

10
11
12
13 Approved by:



14
15 CHARLES E. CLARK
Enforcement Chief