

## ORDER SUMMARY – Case Number: C-13-1341

**Names:** 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

**Order Number:** C-13-1341-16-CO01

**Effective Date:** 03/04/2016

**License Number** U/L  
**Or NMLS Identifier:** Daisy A. Omoyayi – NMLS #95805  
Martha Namondo Mokake – NMLS #1239288  
GlobeOne, Inc. – NMLS #1239293  
GlobeOne Systems – NMLS# 1244302

**License Effect:**

**Not Apply Until:** 03/04/2021

**Not Eligible Until:** 03/04/2021

**Prohibition/Ban Until:** 03/04/2021

<b>Investigation Costs</b>	\$7,500	Due	Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Date
<b>Fine</b>	\$22,000	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>	\$28,966.30	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:	5			

Comments: Respondents have signed Confessions of Judgment for the restitution, fine, and investigation fee.

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-13-1341-16-CO01

CONSENT ORDER

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.

COMES NOW the Director of the Department of Financial Institutions (Director), through his  
designee Charles E. Clark, Division Director, Division of Consumer Services, and Globeone, Inc.  
(Respondent Globeone, Inc.), Martha N. Mokake (Respondent Mokake), President of Globeone, Inc.,  
Globeone Systems, Inc. (Respondent Globeone Systems), and Daisi A. Omoyayi (Respondent  
Omoyayi), President of Globeone Systems, Inc. (collectively Respondents), by and through their  
attorney, Wayne C. Fricke of Hester Law Group, Inc., P.S., and finding that the issues raised in the  
above-captioned matter may be economically and efficiently settled, agree to the entry of this  
Consent Order. This Consent Order is entered pursuant to chapter 19.146 of the Revised Code of  
Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the  
following:

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CONSENT ORDER  
C-13-1341-16-CO01  
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

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

## AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Temporary Order to Cease and Desist No. C-13-1341-14-TD01 (Order to Cease and Desist), entered August 27, 2014, and Amended Statement of Charges No. C-13-1341-15-SC02 (Amended Statement of Charges), entered August 10, 2015, incorporated herein by reference and attached hereto. Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree 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 Order to Cease and Desist and the Amended Statement of Charges.

Based upon the foregoing:

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

**B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing before an administrative law judge, and hereby waive their right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondents, by their signatures and the signature of their representative below, withdraw their appeal to the Office of Administrative Hearings.

**C. Agreement to Cease and Desist.** It is AGREED that Respondents shall immediately and permanently cease and desist from performing any services related to a residential mortgage loan modification, or holding out as able to assist or perform any services related to a residential mortgage loan modification, including but not limited to a "forensic loan audit;" collecting fees from any

CONSENT ORDER  
C-13-1341-16-CO01

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
150 Israel Rd SW  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

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

1 Washington consumer for any prior services related to a residential mortgage loan modification,  
2 including but not limited to a “forensic loan audit;” and failing to comply with the Federal Trade  
3 Commission’s Mortgage Assistance Relief Services Rule (MARS Rule) and the Federal Trade  
4 Commission Act (FTC Act).

5 **D. Prohibition from Industry.** It is AGREED that, for a period of five (5) years from the  
6 date of entry of this Consent Order, Respondents are prohibited from participating, in any capacity, in  
7 the conduct of the affairs of any mortgage broker, loan originator, or consumer loan company  
8 licensed by the Department or subject to licensure or regulation by the Department. This prohibition  
9 includes but is not limited to negotiating any terms of a residential mortgage loan, performing any  
10 services related to a residential mortgage loan modification, including but not limited to a “forensic  
11 loan audit,” or holding out as able to assist or perform any of the above listed services through any  
12 entity in which Respondents participate in any capacity, including but not limited to: (1) any  
13 financial capacity whether active or passive, (2) as an officer, director, principal, employee, and (3)  
14 any management, control, or oversight.

15 **E. Declaration of Financial Condition and Confession of Judgment.** It is AGREED that  
16 Respondent Omoiyayi has provided the Department with a Declaration comprehensively describing  
17 his current financial condition and representing his current inability to immediately pay the fine,  
18 restitution, and investigation fee obligations agreed to in Paragraphs F, G, and H of this Consent  
19 Order. It is further AGREED that, based on this Declaration, the Department has accepted  
20 Confessions of Judgment from Respondents for the fine, restitution, and investigation fee obligations  
21 agreed to in Paragraphs F, G, and H of this Consent Order. A copy of each Confession of Judgment  
22 is attached and incorporated into this Consent Order by this reference. Consistent with RCW 4.60,  
23 the Department and consumer receiving restitution may immediately seek entry of the judgment.

1 Respondents shall, upon the Department's or consumer's request, fully and promptly cooperate with  
2 the efforts to get the judgment entered by the superior court.

3 **F. Confession of Judgment for Fine.** It is AGREED that Respondents entered into a  
4 Confession of Judgment for a fine in the amount of \$22,000 owed to the Department.

5 **G. Confessions of Judgment for Restitution.** It is AGREED that Respondents entered into  
6 Confessions of Judgment for restitution to each consumer listed on Appendix A of the attached  
7 Amended Statement of Charges.

8 **H. Confession of Judgment for Investigation Fee.** It is AGREED that Respondents have  
9 entered into a Confession of Judgment for an investigation fee in the amount of \$7,500 owed to the  
10 Department.

11 **I. Change of Address.** It is AGREED that for the duration of the period this Consent Order  
12 is in effect, unless otherwise agreed to in writing by the Department, Respondents shall provide the  
13 Department with a mailing address and telephone number at which Respondents can be contacted and  
14 Respondents shall notify the Department in writing of any changes to their mailing address or  
15 telephone number within fifteen days of any such change.

16 **J. Records Retention.** It is AGREED that Respondents, its officers, employees, and agents  
17 shall maintain records in compliance with the Act and provide the Director with the location of the  
18 books, records and other information relating to Respondents' mortgage broker businesses, and the  
19 name, address and telephone number of the individual responsible for maintenance of such records in  
20 compliance with the Act.

21 **K. Authority to Execute Order.** It is AGREED that the undersigned have represented and  
22 warranted that they have the full power and right to execute this Consent Order on behalf of the  
23 parties represented.

24  
CONSENT ORDER  
C-13-1341-16-CO01  
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

1       **L. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to  
2 abide by the terms and conditions of this Consent Order may result in further legal action by the  
3 Director. In the event of such legal action, Respondents may be responsible to reimburse the Director  
4 for the cost incurred in pursuing such action, including but not limited to, attorney fees.

5       **M. Voluntarily Entered.** It is AGREED that Respondents have voluntarily entered into this  
6 Consent Order, which is effective when signed by the Director's designee.

7       **N. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read  
8 this Consent Order in its entirety and fully understand and agree to all of the same.

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24       CONSENT ORDER  
C-13-1341-16-C001  
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:**

Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi

By:

Martha N. Mokake  
President of Globeone, Inc.

Date

Daisi A. Omoyayi  
President of Globeone Systems, Inc.

Date

Martha N. Mokake  
Individually

Date

Daisi A. Omoyayi  
Individually

Date

Approved for Entry:

Wayne C. Fricke, WSBA No. 16550  
Attorney at Law  
Hester Law Group, Inc., P.S.  
Attorney for Respondents

Date

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CONSENT ORDER  
C-13-1341-16-CO01  
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

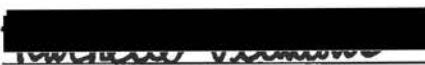
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THIS ORDER ENTERED THIS 4th DAY OF March, 2016.

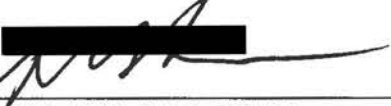


  
CHARLES E. CLARK  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

  
RACHELLE VILLALOBOS  
Financial Legal Examiner

Approved by:

  
STEVEN C. SHERMAN  
Enforcement Chief

CONSENT ORDER  
C-13-1341-16-C001  
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



**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:

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.

No. C-13-1341-15-SC02

**AMENDED STATEMENT OF CHARGES  
and  
NOTICE OF INTENT TO ENTER AN  
ORDER TO PROHIBIT FROM INDUSTRY,  
ORDER RESTITUTION, IMPOSE FINE,  
COLLECT INVESTIGATION FEE, AND  
RECOVER COSTS AND EXPENSES**

**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 (Act). After having conducted an investigation pursuant to RCW 19.146.235, and based upon the facts available as of August 27, 2014, the Director, through his designee, former Division of Consumer Services Director Deborah Bortner, issued Statement of Charges C-13-1341-14-SC01 (Statement of Charges SC01) on August 27, 2014. Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisy A. Omoyayi (Respondents) were each served with Statement of Charges SC01. Respondents filed Applications for Adjudicative Hearing with the Department of Financial Institutions (Department). Now, based upon evidence of additional harmed consumers, the Director, through Division of Consumer Services Director Charles E. Clark, amends Statement of Charges SC01 by issuing this Amended Statement of Charges C-13-1341-15-SC02 (Amended Statement of Charges).

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STATEMENT OF CHARGES  
C-13-1341-14-SC01  
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

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8703

## I. FACTUAL ALLEGATIONS

### 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. 341<sup>st</sup> 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 an inactive 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. 341<sup>st</sup> 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. Daisy A. Omoyayi a/k/a Remi Omoyayi a/k/a Aderemi D. Omoyayi (Respondent Omoyayi)** is known to have been 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. 341<sup>st</sup> 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 **1.2 Unlicensed Conduct.** Between at least August 1, 2011, and May 7, 2015, Respondents  
2 offered residential mortgage loan modification services to at least five Washington consumers on  
3 property located in Washington State. Respondent Globeone, Inc. entered into a contractual  
4 relationship with at least four consumers, to provide those services and collected an advance fee for  
5 the provision of those services. A list of Washington consumers with whom Respondents conducted  
6 business as a mortgage broker or loan originator, and the amount paid by each is appended hereto  
7 and incorporated herein by reference as Appendix A.

8 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to  
9 provide the residential mortgage loan modification services or omitted disclosing that they were not  
10 licensed to provide those services.

11 **1.4 False Statements to the Department.** On or about July 22, 2013, Respondent Omoyayi, as  
12 an agent of Respondent Globeone, Inc. provided a subpoena response to the Department asserting  
13 that Respondent Globeone, Inc. never provided or offered to provide loan modification services.  
14 However, Respondent Globeone, Inc. entered into Memorandums of Understanding relating to the  
15 provision of residential loan modification services with at least three Washington consumers.

16 **1.5 Failure to Comply with Director's Authority.** On or about July 8, 2013, the Department  
17 served Respondent Globeone, Inc. with a subpoena compelling information regarding Respondent  
18 Globeone, Inc.'s residential mortgage loan modification activities. As of the date of the Statement of  
19 Charges, Respondents Globeone, Inc. and Mokake have never provided a complete response to the  
20 subpoena.

21 **1.6 On-Going Investigation.** The Department's investigation into the alleged violations of the  
22 Act by Respondents continues to date.

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## II. GROUNDS FOR ENTRY OF ORDER

**2.1 Definition of Mortgage Broker.** Pursuant to RCW 19.146.010(14)(2012) and WAC 208-660-006, "Mortgage broker" means any person who, for compensation or gain, or in the expectation of compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage loan or (b) holds himself or herself out as being able to assist a person in obtaining or applying to obtain a residential mortgage loan. Pursuant to WAC 208-660-006, a person "assists a person in obtaining or applying to obtain a residential mortgage loan" by, among other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan packages...."

Pursuant to RCW 19.146.010(14)(2013), "Mortgage broker" means any person who, for direct or indirect compensation or gain, or in the expectation of direct or indirect compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage loan or performs residential mortgage loan modification services or (b) holds himself or herself out as being able to assist a person in obtaining or applying to obtain a residential mortgage loan or provide residential mortgage loan modification services.<sup>1</sup>

**2.2 Definition of Loan Originator.** Pursuant to RCW 19.146.010(11)(b) and WAC 208-660-006, "Loan originator" means a natural person who for direct or indirect compensation or gain, or in the expectation of direct or indirect compensation or gain performs residential mortgage loan modification services or holds himself or herself out as being able to perform residential mortgage loan modification services.

**2.3 Definition of Residential Mortgage Loan Modification.** Pursuant to RCW 19.146.010(20) and WAC 208-660-006, "Residential mortgage loan modification" means a change in one or more of

<sup>1</sup> The definition of "mortgage broker" was clarified by the legislature after Respondents entered into a contractual relationship with consumers M.M., R.N., R.M., and J.S., but before Respondents offered loan modification services to T.H.

a residential mortgage loan's terms or conditions. Changes to a residential mortgage loan's terms or conditions include but are not limited to forbearances, repayment plans, changes in interest rates, loan terms, or loan types, capitalization of arrearages, or principal reductions.

**2.4 Definition of Residential Mortgage Loan Modification Services.** Pursuant to RCW 19.146.010(21) and WAC 208-660-006, "Residential mortgage loan modification services" includes negotiating, attempting to negotiate, arranging, attempting to arrange, or otherwise offering to perform a residential mortgage loan modification. "Residential mortgage loan modification services" also includes the collection of data for submission to any entity performing mortgage loan modification services.

**2.5 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1) and WAC 208-660-155 for engaging in the business of a mortgage broker for Washington residents without first obtaining and maintaining a license under the Act.

**2.6 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual Allegations set forth in Section I above, Respondents Mokake and Omoyayi are in apparent violation of RCW 19.146.200(1) and WAC 208-660-155 for engaging in the business of a loan originator for Washington residents without first obtaining and maintaining a license under the Act.

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

**2.8 Prohibition against Taking Advance Fees.** Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.0201(11) and 12 CFR 1015 (Regulation O) for taking advance fees for loan modification services.



1 **2.9 False Statements.** Based on the Factual Allegations set forth in Section I above,  
2 Respondents Globeone, Inc., Mokake, and Omoyayi are in apparent violation of RCW  
3 19.146.0201(8) for making a false statement in connection with an investigation conducted by the  
4 Department.

5 **2.10 Requirement to Comply with Director's Authority.** Based on the Factual Allegations set  
6 forth in Section I above, Respondents Globeone, Inc. and Mokake are in apparent violation of RCW  
7 19.146.235 for failing to comply with the Director's investigation authority.

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

9 **3.1 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may  
10 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker  
11 any person subject to the Act for any violation of RCW 19.146.0201(1) through (9) or (13), or RCW  
12 19.146.200.

13 **3.2 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
14 restitution against any person subject to the Act for any violation of the Act.

15 **3.3 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
16 against any person subject to the Act for any violation of the Act.

17 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-  
18 520(9) & (11) and WAC 208-660-550(4)(a), the Department will charge forty-eight dollars per hour  
19 for an examiner's time devoted to an investigation of any person subject to the Act.

20 **3.5 Authority to Recover Costs and Expenses.** Pursuant to RCW 19.146.221(2), the Director  
21 may recover the state's costs and expenses for prosecuting violations of the Act.

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

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

**4.1** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi 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.

**4.2** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi jointly and severally pay restitution to the four consumers identified in Appendix A to this Amended Statement of Charges in the amount set forth therein, and to each 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.

**4.3** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi jointly and severally pay a fine in the amount of \$3,000 for each Washington consumer in which Respondents assisted or performed residential mortgage loan modification services, or held themselves out as being able to assist a Washington consumer obtain or apply to obtain a loan modification; which as of the date of this Statement of Charges totals \$15,000.

**4.4** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi jointly and severally pay an investigation fee, which as of the date of this Statement of Charges totals \$38,140.80.

**4.5** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi pay the Department's costs and expenses for prosecuting violations of the Act in an amount to be determined at hearing or by Declaration with supporting documentation in event of default by Respondents.

**4.6** Respondents Globeone, Inc., Martha N. Mokake, Globeone Systems, Inc., and Daisi A. Omoyayi maintain records in compliance with the Act and provide the Department with the location of the books, records and other information relating to Respondents' 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.

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## V. AUTHORITY AND PROCEDURE


This Amended Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents have already submitted written requests for a hearing regarding the Statement of Charges C-13-1341-14-SC01. Therefore, Respondents are not required to submit new written requests for a hearing regarding the Amended Statement of Charges.

Dated this 10<sup>th</sup> day of August, 2015.

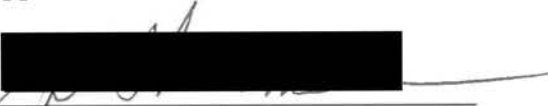


  
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CHARLES E. CLARK  
Director, Division of Consumer Services  
Department of Financial Institutions

Presented by:

  
\_\_\_\_\_  
RACHELLE VILLALOBOS  
Financial Legal Examiner

Approved by:

  
\_\_\_\_\_  
STEVEN C. SHERMAN  
Enforcement Chief

APPENDIX A

Consumer

Amount

J.S.	\$6,000
M.M.	\$8,896
R.M.	\$5,500
R.N.	\$8,570.30