

Terms Completed

ORDER SUMMARY – Case Number: C-14-1413-15-CO01

Names: United Holdings Group LLC and Gateway Holdings Group LLC

Order Number: C-14-1413-15-CO01

Effective Date: _____

License Number: Unlicensed
Or NMLS Identifier

License Effect: N/A

Not Apply Until: N/A

Not Eligible Until: N/A

Prohibition/Ban Until: N/A

Investigation Costs	\$3,752.30	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 2/11/2015
Fine	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Assessment(s)	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Restitution	\$1,562.00	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 2/11/2015
Judgment	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N			
No. of Victims:	1			

Comments: The available evidence indicates that Respondents ceased doing business in August 2013.

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

IN THE MATTER OF DETERMINING:
Whether there has been a violation of the
Check Cashers and Sellers Act of Washington by:

UNITED HOLDINGS GROUP LLC;
GATEWAY HOLDINGS GROUP LLC;
DOUGLAS OWENS, Manager of United
Holdings Group LLC and Gateway Holdings
Group LLC; LISA WAIT, Manager of United
Holdings Group LLC and Gateway Holdings
Group, LLC

Respondents.

No.: C-14-1413-15-CO01

CONSENT ORDER AS TO UNITED
HOLDINGS GROUP LLC AND GATEWAY
HOLDINGS GROUP LLC

COMES NOW the Director of the Department of Financial Institutions (Director), through his
designee Charles E. Clark, Division Director, Division of Consumer Services, and United Holdings
Group LLC and Gateway Holdings Group LLC (Respondents United and Gateway), 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 Revised Code of
Washington (RCW) 31.45, the Check Cashers and Sellers Act (Act), and RCW 34.05.060 of the
Administrative Procedure Act, based on the following:

FINDINGS OF FACT

1.1 Respondents United and Gateway have never obtained a license and small loan endorsement
under the Act from the Department of Financial Institutions of the State of Washington (Department).

1.2 From at least April 2012 to August 2013, Respondents United and Gateway provided small
loans to persons physically located in Washington State.

1.3 Respondents United and Gateway represent that they ceased doing business in August 2013.

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1 **CONCLUSIONS OF LAW**

2 **2.1** Based on the above Findings of Fact, Respondents United and Gateway violated RCW
3 31.45.030(1) by engaging in the business of a check casher or check seller without first obtaining a
4 license in accordance with the Act.

5 **2.2** Based on the above Findings of Fact, Respondents United and Gateway violated RCW
6 31.45.070(1), RCW 31.45.073(1), and RCW 31.45.105(d)(1) by making small loans to a person
7 physically located in Washington through use of the internet, telephone, or other means without first
8 obtaining a small loan endorsement in accordance with the Act.

9 **AGREEMENT AND ORDER**

10 The Department and Respondents United and Gateway have agreed upon a basis for
11 resolution of the Findings of Fact and Conclusions of Law identified in this Consent Order. Pursuant
12 to the Act and RCW 34.05.060, Respondents United and Gateway hereby agree to the Department's
13 entry of this Consent Order and further agree that the issues raised in the above-captioned matter may
14 be economically and efficiently settled by entry of this Consent Order. The parties intend this
15 Consent Order to fully resolve the above Findings of Fact and Conclusions of Law.

16 Based upon the foregoing:

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

19 **B. Waiver of Hearing.** It is AGREED that Respondents United and Gateway hereby waive
20 any right they have to a hearing and any and all administrative and judicial review of the issues raised in
21 this matter or the resolution reached herein.

22 **C. License and Small Loan Endorsement Required.** It is AGREED that Respondents
23 United and Gateway understand that in order to engage in the business of making small loans,

1 Respondents United and Gateway must obtain a check cashers or check sellers license and small loan
2 endorsement in accordance with the Act. It is further AGREED that Respondents United and
3 Gateway will not engage in the business of making small loans until such time as Respondents
4 United and Gateway obtain a license and small loan endorsement in accordance with the Act.

5 **D. Restitution.** It is AGREED that Respondents United and Gateway shall pay to consumer
6 L.M. restitution of \$1,562. It is further AGREED that the restitution shall be in the form of a
7 cashier's check made out to consumer L.M., that Respondents United and Gateway shall provide this
8 cashier's check to the Department upon entry of this Consent Order, and that the Department shall
9 forward this cashier's check to L.M. as soon as practicable after entry of this Consent Order.

10 **E. Investigation Fee.** It is AGREED that Respondents United and Gateway shall pay to the
11 Department an investigation fee of \$3,752.30, in the form of a cashier's check made payable to the
12 "Washington State Treasurer." upon entry of this Consent Order.

13 **F. Rights of Non-Parties.** It is AGREED that the Department does not represent or have the
14 consent of any person or entity not a party to this Consent Order to take any action concerning their
15 personal legal rights. It is further AGREED that for any person or entity not a party to this Consent
16 Order, this Consent Order does not limit or create any private rights or remedies against Respondents
17 United and Gateway, or limit or create any defenses of Respondents United or Gateway to any
18 claims.

19 **G. Non-Compliance with Order.** It is AGREED that Respondents United and Gateway
20 understand that failure to abide by the terms and conditions of this Consent Order may result in
21 further legal action by the Director. In the event of such legal action, Respondents United and
22 Gateway may be responsible to reimburse the Director for the cost incurred in pursuing such action,
23 including but not limited to, attorney fees.

1 H. **Voluntarily Entered.** It is AGREED that Respondents United and Gateway have
2 voluntarily entered into this Consent Order, which is effective when signed by the Director's
3 designee.

4 I. **Completely Read, Understood, and Agreed.** It is AGREED that the representatives of
5 Respondents United and Gateway have read this Consent Order in its entirety and fully understand
6 and agree to all of the same.

7 **RESPONDENTS:**

8 United Holdings Group LLC

9 By:

10 [Redacted Signature]

Douglas Owens

11 Former Manager of United Holdings Group LLC

12 [Redacted Signature]

Lisa Wait

13 Former Manager of United Holdings Group, LLC

14 Gateway Holdings Group LLC

15 By:

16 [Redacted Signature]

Douglas Owens

17 Former Manager of Gateway Holdings Group LLC

18 [Redacted Signature]

Lisa Wait

19 Former Manager of Gateway Holdings Group, LLC

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23 //

2/5/15
Date

2-5-15
Date

2/5/15
Date

2-5-15
Date

1 Approved for Entry:

2 [REDACTED]

3 Robert A. Redman, Missouri Bar No. 47856

4 Attorney at Law

Redman Law Office

Attorney for Respondents

2/5/15
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 18th DAY OF February, 2015.



8 [REDACTED]
9 CHARLES E. CLARK
10 Director
11 Division of Consumer Services
12 Department of Financial Institutions

Presented by:

13 [REDACTED]

14 AMANDA J. HERNDON

Financial Legal Examiner

Approved by:

16 [REDACTED]

17 STEVEN C. SHERMAN
Enforcement Chief