

1 the relevant time period, Respondent Borazghi was not licensed by the Department to conduct
2 business as a mortgage broker or loan originator.

3 **1.2 Unlicensed Conduct.**

4 **A.** On or about February 5, 2013, Respondent Secure entered into a contractual relationship
5 with Washington resident D.M. to perform residential mortgage loan modification services. D.M.
6 paid Respondent Secure an advance fee for the provision of those services in the amount of
7 \$1,500.

8 **B.** On or about September 9, 2013, Respondent Borazghi provided a statement to the
9 Department's subpoena in which he asserted that Respondents had provided residential loan
10 modification services to D.M. in error, and that Respondents "do not, will not, and will never"
11 provide residential mortgage loan modification services in Washington.

12 **C.** On or about December 3, 2013, Respondent Borazghi d/b/a Homeowner Protection
13 Alliance offered residential mortgage loan modification services to Washington resident P.J.

14 **D.** The Department has determined that the CommerceWest Bank NA account that D.M.'s
15 advance fee was paid to is registered to Respondents Secure and Borazghi. The account was
16 opened June 30, 2012, and was still an active account as of July 1, 2013.

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

18 **2.1 Failure to Obtain License.** Based on the Factual Allegations set forth in Section I above,
19 Respondents are in apparent violation of RCW 19.146.200 for engaging in the business of a
20 mortgage broker or loan originator without first obtaining a license under the Act.

21 **2.2 False Statements.** Based on the Factual Allegations set forth in Section I above,
22 Respondents are in apparent violation of RCW 19.146.0201(8) for making a false statement in
23 connection with an investigation conducted by the Department.

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TEMPORARY ORDER TO CEASE AND DESIST
C-14-1446-14-TD01
SECURE SETTLEMENT, INC. D/B/A NATIONAL
HOUSING ADVOCATES, AND BENJAMIN BORAZGHI,
PRESIDENT

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

2 **3.1 Authority to Issue Temporary Order to Cease and Desist.** Pursuant to RCW 19.146.227,
3 the Director is authorized to issue a temporary order to cease and desist whenever the Director
4 determines that the public is likely to be substantially injured by delay in issuing a cease and desist
5 order. Based on the Factual Findings and Grounds for Entry of Order set forth above, Respondents
6 engaged in the business of a Mortgage Broker or Loan Originator without proper licensure and
7 failed to comply with its statements to the Department that it would cease accepting new clients
8 and the public is likely to be substantially injured due to Respondents' disregard for the applicable
9 laws.

10 **IV. ORDER**

11 Based on the above Factual Findings, Grounds for Entry of Order, and Authority to Issue
12 Temporary Order to Cease and Desist, and pursuant to RCW 19.146.227, the Director determines
13 that the public is likely to be substantially harmed by a delay in entering a cease and desist order.
14 Therefore, the Director ORDERS that:

15 **4.1** Respondents shall immediately cease and desist from participating in the conduct of the affairs
16 of any mortgage broker or loan originator subject to licensure by the Director, in any manner,
17 specifically including but not limited to negotiating any terms of a residential mortgage loan,
18 performing any loan modification services, or holding out as able to assist or perform any of the
19 above listed services.

20 **4.2** This order shall take effect immediately and shall remain in effect unless set aside, limited, or
21 suspended in writing by an authorized court.

22 **NOTICE**

23 PURSUANT TO CHAPTER 19.146 RCW, YOU ARE ENTITLED TO A HEARING TO
24 DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU DESIRE

TEMPORARY ORDER TO CEASE AND DESIST
C-14-1446-14-TD01
SECURE SETTLEMENT, INC. D/B/A NATIONAL
HOUSING ADVOCATES, AND BENJAMIN BORAZGHI,
PRESIDENT

1 A HEARING, YOU MUST COMPLETE AND RETURN THE ATTACHED APPLICATION
2 FOR ADJUDICATIVE HEARING.

3 **FAILURE TO COMPLETE AND RETURN THE APPLICATION FOR**
4 **ADJUDICATIVE HEARING SO THAT IT IS RECEIVED BY THE DEPARTMENT**
5 **WITHIN 20 DAYS OF THE DATE THAT THIS ORDER WAS SERVED ON YOU WILL**
6 **CONSTITUTE A DEFAULT, AND WILL RESULT IN THE LOSS OF YOUR RIGHT TO**
7 **A HEARING.**

8 SERVICE ON YOU IS DEFINED AS POSTING IN THE U.S. MAIL, POSTAGE
9 PREPAID, TO YOUR LAST KNOWN ADDRESS, A COPY OF THIS TEMPORARY CEASE
10 AND DESIST ORDER, NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY
11 FOR HEARING, AND APPLICATION FOR ADJUDICATIVE HEARING. BE ADVISED
12 THAT DEFAULT WILL RESULT IN THIS TEMPORARY ORDER TO CEASE AND DESIST
13 BECOMING PERMANENT ON THE 21ST DAY FOLLOWING SERVICE OF THIS ORDER
14 UPON YOU.

15 WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY
16 ORDER TO CEASE AND DESIST, YOU MAY APPLY TO THE SUPERIOR COURT IN THE
17 COUNTY OF YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING
18 ASIDE, LIMITING, OR SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE
19 ADMINISTRATIVE PROCEEDINGS PURSUANT TO THIS NOTICE.

20 DATED this 7th day of July, 2014.



21 [Redacted Signature]
22 DEBORAH BORTNER
23 Director, Division of Consumer Services
24 Department of Financial Institutions

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TEMPORARY ORDER TO
C-14-1446-14-TD01
SECURE SETTLEMENT, INC. L/H A
HOUSING ADVOCATES, AND BENJAMIN BORAZGHI,
PRESIDENT

1 Presented by:

2 [REDACTED]

3 RACHELLE VILLALOBOS
4 Financial Legal Examiner

5 Approved by:

6 [REDACTED]

7 CHARLES E. CLARK
8 Enforcement Chief