

ORDER SUMMARY
Consumer Services Division Case Number C-23-3519

Consent Orders resolve investigations. In these, companies and individuals work with us to agree to terms that resolve the alleged issues in the investigation.

Name(s)	SSP Services, LLC Sylviane Gertrude Potter, NMLS #82146
Order Number	C-23-3519-23-CO01
Date issued	August 28, 2023

What does this Consent Order require?

- **All terms of this order are complete.**
- Must pay an investigation fee of \$156.00. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Respondents must obtain a mortgage broker license and have a loan originator license sponsored by a licensed mortgage broker to engage in business of an independent loan processing company for residential mortgage loans in Washington.

Need more information?

You can contact the Consumer Services Division, Enforcement unit at (360) 902-9703 or cseforcecomplaints@dfi.wa.gov. *Please remember that we cannot provide financial or legal advice to members of the public. We also cannot release confidential information.*

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**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:

SSP SERVICES, LLC, and
SYLVIANE GERTRUDE POTTER,
Owner, NMLS #82146,

Respondents.

No.: C-23-3519-23-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his
designee Lucinda Fazio, Director, Division of Consumer Services, and SSP Services, LLC,
(Respondent SSP) and Sylviane Gertrude Potter, Owner of Respondent SSP (Respondent Potter), 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) 19.146, the Mortgage Broker Practices Act (Act), and RCW 34.05.060
of the Administrative Procedure Act, based on the following:

FINDINGS OF FACT

1.1 Respondent SSP has never obtained a mortgage broker license in accordance with the Act
from the Department.

1.2 Respondent Potter is the owner and a loan processor of Respondent SSP.

1.3 Respondent Potter has a mortgage loan originator license issued by the Department, but
Respondent Potter's loan originator license has never been sponsored by Respondent SSP.

1.4 Between September 15, 2020, and April 12, 2022, Respondents processed at least eight
residential mortgage loans for real estate located in Washington as an independent contractor for a

1 company licensed as a mortgage broker under the Act. Respondents collected and distributed
2 information for the processing of the loans, and communicated with borrowers to obtain the
3 information needed to process the loans.

4 CONCLUSIONS OF LAW

5 **2.1** Based on the above Findings of Fact, Respondent SSP violated RCW 19.146.200(1) by
6 engaging in the business of a mortgage broker without first obtaining and maintaining a license under
7 the Act; and WAC 208-660-300(13) by engaging in the business of an independent loan processing
8 company without first obtaining and maintaining a mortgage broker license under the Act, without
9 having a designated broker, and without having at least one licensed loan originator sponsored by the
10 company who is approved by the Director.

11 **2.2** Based on the above Findings of Fact, Respondent Potter violated RCW 19.146.200(1) and
12 WAC 208-660-300(13) by engaging in the business of a loan originator related to Respondent SSP's
13 business without being sponsored by a licensed mortgage broker.

14 AGREEMENT AND ORDER

15 The Department and Respondent have agreed upon a basis for resolution of the Findings of
16 Fact and Conclusions of Law identified in this Consent Order. Pursuant to RCW 19.146.218 and
17 RCW 34.05.060, Respondents and the Department agree to entry of this Consent Order and further
18 agree that the matters alleged herein may be economically and efficiently settled by the entry of this
19 Consent Order.

20 Based upon the foregoing:

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

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

4 **C. No Admission of Liability.** The parties intend this Consent Order to fully resolve the matters
5 alleged herein and agree that Respondents neither admit nor deny any wrongdoing by its entry.

6 **D. Licenses Required.** It is AGREED that in order to engage in the business of an independent
7 loan processing company for residential mortgage loans for real estate located in Washington,
8 Respondents must obtain a mortgage broker license and have a loan originator license sponsored by a
9 licensed mortgage broker that is approved by the Director in accordance with the Act, or qualify for
10 an exemption from licensing as delineated in the Act. It is further AGREED that the entry of this
11 Consent Order will not preclude Respondents from obtaining mortgage broker or loan originator
12 licenses or sponsorship of a loan originator license in the future, so long as Respondents have
13 complied with the terms of this Consent Order and so long as Respondents meet all license
14 application requirements.

15 **E. Investigation Fee.** It is AGREED that Respondents shall pay an investigation fee to the
16 Department in the amount of \$156.00 in the form of a cashier's check made payable to the
17 "Washington State Treasurer" upon delivery of this Consent Order to the Department, properly dated
18 and signed.

19 **F. Records Retention.** It is AGREED that Respondent SSP, its officers, employees, and agents
20 shall maintain records in compliance with the Act and provide the Director with the location of the
21 books, records and other information relating to Respondent's mortgage broker business conducted
22 prior to licensure, and the name, address and telephone number of the individual responsible for
23 maintenance of such records in compliance with the Act.

1 **G. 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 **H. 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 **I. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read
8 this Consent Order in its entirety and fully understands and agrees to all of the same.

9 **J. Authority to Execute Order.** It is AGREED that the undersigned authorized representative
10 has represented and warranted that he has the full power and right to execute this Consent Order on
11 behalf of Respondent SSP.

12 **K. Counterparts.** This Consent Order may be executed in any number of counterparts,
13 including by facsimile or e-mail of a .pdf or similar file, each of which shall be deemed to be an
14 original, but all of which, taken together, shall constitute one and the same Consent Order.

15 **RESPONDENTS:**
16 SSP Services, LLC
17 By:

18 
19 Sylviane Gertrude Potter
20 Owner

08/14/2023
Date

21 
22 Sylviane Gertrude Potter
23 Individually

08/14/2023
Date

24 DO NOT WRITE BELOW THIS LINE

1 THIS ORDER ENTERED THIS 28th DAY OF "August", 2023.



4 [REDACTED]

5 LUCINDA FAZIO, Director
6 Division of Consumer Services
7 Department of Financial Institutions

8 Presented by:

9 [REDACTED]

10 MEGAN GUTHRIE
11 Financial Legal Examiner

12 Approved by:

13 [REDACTED]

14 JACK McCLELLAN
15 Enforcement Chief