

**Terms Complete**  
**ORDER SUMMARY – Case Number: C-14-1432**

**Name(s):** National Foreclosure Rescue Center Inc. f/k/a Save Your Home Help Center Incorporated f/k/a Save Your Home Law Center Inc. and Robert Jason de Groot

**Order Number:** C-14-1432-14-CO01

**Effective Date:** December 29, 2014

**License Number:** Unlicensed

**Or NMLS Identifier [U/L]**

**License Effect:** N/A

**Not Apply Until:** December 29, 2019

**Not Eligible Until:** December 29, 2019

**Prohibition/Ban Until:** December 29, 2019

<b>Investigation Costs</b>	\$ 384	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 12/19/14
<b>Fine</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Assessment(s)</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Restitution</b>	\$ 1,995	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date 12/19/14
<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:				

**Comments:**

**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-14-1432-14-CO01

CONSENT ORDER

NATIONAL FORECLOSURE RESCUE  
CENTER INC.,  
f/k/a SAVE YOUR HOME HELP CENTER,  
INCORPORATED, and  
f/k/a SAVE YOUR HOME LAW CENTER,  
INC., and  
ROBERT JASON DE GROOT, Principal,

Respondents.

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and National Foreclosure Rescue Center Inc., f/k/a Save Your Home Help Center Incorporated, f/k/a Save Your Home Law Center Inc. (Respondent NFRC), and Robert Jason De Groot (Respondent De Groot), 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:

**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 Statement of Charges No. C-14-1432-14-SC01 (Statement of Charges), entered July 2, 2014, (copy 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  
C-14-1432-14-CO01  
National Foreclosure Rescue Center Inc.  
f/k/a Save Your Home Help Center Incorporated  
f/k/a Save Your Home Law Center Inc.  
Robert Jason de Groot

1

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

1 Consent Order and further agree that the issues raised in the above-captioned matter may be  
2 economically and efficiently settled by entry of this Consent Order. The parties intend this Consent  
3 Order to fully resolve the Statement of Charges.

4 Based upon the foregoing:

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

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

12 C. **Prohibition from Industry.** It is AGREED that, for a period of five years from the date  
13 of entry of this Consent Order, Respondents are prohibited from participating, in any capacity, in the  
14 conduct of the affairs of any consumer loan company or mortgage broker licensed by the Department  
15 or subject to licensure or regulation by the Department.

16 D. **Application for License.** It is AGREED that, for a period of five years from the date of  
17 entry of this Consent Order, Respondents shall not apply to the Department for any license under any  
18 name. It is further AGREED that, should Respondents apply to the Department for any license under  
19 any name at any time later than five years from the date of entry of this Consent Order, such applying  
20 Respondents shall be required to meet any and all application requirements in effect at that time.

21 E. **Restitution.** It is AGREED that Respondents shall pay \$1,995 in restitution to  
22 Washington consumers J.P. and D.P. which represents the fees charged by Respondents for  
23 residential loan modification services in connection with real property in Washington State.

1       **F. Rights of Non-Parties.** It is AGREED that the Department does not represent or have the  
2 consent of any person or entity not a party to this Consent Order to take any action concerning their  
3 personal legal rights. It is further AGREED that for any person or entity not a party to this Consent  
4 Order, this Consent Order does not limit or create any private rights or remedies against Respondents,  
5 limit or create liability of Respondents, or limit or create defenses of Respondents to any claims.

6       **G. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an  
7 investigation fee of \$384 in the form of a cashier's check made payable to the "Washington State  
8 Treasurer," upon entry of this Consent Order.

9       **H. Authority to Execute Order.** It is AGREED that the undersigned have represented and  
10 warranted that they have the full power and right to execute this Consent Order on behalf of the  
11 parties represented.

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

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

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

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1 **RESPONDENTS:**

2 National Foreclosure Rescue Center Inc. f/k/a Save Your Home Help Center Incorporated f/k/a Save  
3 Your Home Law Center Inc.

4 By:

5   
Robert Jason de Groot, President  
National Foreclosure Rescue Center, Inc.

15 DEC 14  
Date

6   
Robert Jason de Groot, Individually


15 DEC 14  
Date

8 DO NOT WRITE BELOW THIS LINE

9 THIS ORDER ENTERED THIS 20<sup>th</sup> DAY OF December, 2014.



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DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:

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Gregory H. Sandoz  
Financial Legal Examiner

Approved by:

  
Charles E. Clark  
Enforcement Chief

**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:

NATIONAL FORECLOSURE RESCUE  
CENTER, INC.  
f/k/a SAVE YOUR HOME HELP CENTER,  
INCORPORATED, and  
f/k/a SAVE YOUR HOME LAW CENTER, INC.,  
and  
ROBERT JASON DE GROOT, Principal,

Respondents.

No. C-14-1432-14-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENT TO ENTER AN  
ORDER TO CEASE AND DESIST  
BUSINESS, PROHIBIT FROM  
INDUSTRY, ORDER RESTITUTION,  
IMPOSE FINE, AND COLLECT  
INVESTIGATION FEE

**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 the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondents.**

**A. National Foreclosure Rescue Center, Inc., f/k/a Save Your Home Help Center, Incorporated and f/k/a Save Your Home Law Center, Inc. (Respondent NFRC)** has never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker.

**B. Robert Jason de Groot (Respondent de Groot)** is a principal for the National Foreclosure Rescue Center, Inc. During the relevant time period, Respondent de Groot was not licensed by the Department to conduct business as a mortgage broker or loan originator.

**1.2 Unlicensed Activity.** Between at least June 2013 and October 2013, Respondents were offering residential mortgage loan modification services to Washington consumers on property located in Washington State. The Department opened a complaint involving Respondents providing or offering to provide residential mortgage loan modification services to Washington consumers while not licensed by the Department to provide those services.

Respondents have admitted to the Department that between June 2013 and October 2013, they entered into a contractual relationship with at least two Washington consumers, J.P. and D.P., to provide residential loan modification services on a Washington property and collected advance fees for the provision of those services totaling \$1,995.

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

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

## II. GROUNDS FOR ENTRY OF ORDER

**2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14) 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 make a residential mortgage loan or assist a person in obtaining or applying to obtain a residential mortgage loan. Pursuant to WAC 208-660-006, a

1 person “assists a person in obtaining or applying to obtain a residential mortgage loan’ by, among  
2 other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan packages....”

3 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), “Loan Originator” means a  
4 natural person who for direct or indirect compensation or gain, or in the expectation of direct or  
5 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;  
6 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to perform  
7 any of these activities.

8 **2.3 Definition of Residential Mortgage Loan Modification.** Pursuant to RCW 19.146.010(20)  
9 and WAC 208-660-006, “Residential mortgage loan modification” means a change in one or more of a  
10 residential mortgage loan’s terms or conditions. Changes to a residential mortgage loan’s terms or  
11 conditions include but are not limited to forbearances; repayment plans; changes in interest rates, loan  
12 terms, or loan types; capitalization of arrearages; or principal reductions.

13 **2.4 Definition of Residential Mortgage Loan Modification Services.** Pursuant to RCW  
14 19.146.010(21) and WAC 208-660-006, “Residential mortgage loan modification services” includes  
15 negotiating, attempting to negotiate, arranging, attempting to arrange, or otherwise offering to perform  
16 a residential mortgage loan modification. “Residential mortgage loan modification services” also  
17 includes the collection of data for submission to any entity performing mortgage loan modification  
18 services.

19 **2.5 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual  
20 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
21 for engaging in the business of a mortgage broker for Washington residents or property without first  
22 obtaining a license to do so.



1 **2.6 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual  
2 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
3 for engaging in the business of a loan originator without first obtaining and maintaining a license.

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

5 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the  
6 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
7 business.

8 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may  
9 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker,  
10 any person subject to the Act for any violation of the Act.

11 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order  
12 restitution against any person subject to the Act for any violation of the Act.

13 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines  
14 against any person subject to the Act for any violation of the Act.

15 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2) and WAC 208-660-  
16 550(4)(a), the Department will charge forty-eight dollars per hour for an examiner's time devoted to  
17 an investigation of any person subject to the Act.

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

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

22 **4.1** Respondents National Foreclosure Rescue Center, Inc. and Robert Jason De Groot cease  
23 and desist from engaging in the business of a mortgage broker or loan originator.

**4.2 Respondents National Foreclosure Rescue Center, Inc. and Robert Jason De Groot 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.**

**4.3** Respondents National Foreclosure Rescue Center, Inc. and Robert Jason De Groot jointly and severally pay a fine, which as of the date of this Statement of Charges totals \$3,000.

**4.4** Respondents National Foreclosure Rescue Center, Inc. and Robert Jason De Groot jointly and severally pay restitution to the consumers identified by the Department in paragraph 1.2 in the amount set forth therein, and that Respondents jointly and severally pay restitution to each Washington 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.

**4.5** Respondents National Foreclosure Rescue Center, Inc. and Robert Jason De Groot jointly and severally pay an investigation fee, which as of the date of this Statement of Charges totals \$384.

## V. AUTHORITY AND PROCEDURE

This 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. Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

Dated this 2 day of July, 2014.



Debi Bala

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

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1 Presented by:

2 *Gregory H. Sandoz*  
3 GREGORY H. SANDOZ  
4 Financial Legal Examiner

5 Approved by:

6 *Charles E. Clark*  
7 CHARLES E. CLARK  
8 Enforcement Chief

1                                   **STATE OF WASHINGTON**  
2                                   **DEPARTMENT OF FINANCIAL INSTITUTIONS**  
3                                   **DIVISION OF CONSUMER SERVICES**

4 IN THE MATTER OF DETERMINING:  
5 Whether there has been a violation of the  
6 Mortgage Broker Practices Act of Washington by:

C-14-1432-14-SC01

NOTICE OF OPPORTUNITY TO DEFEND  
AND OPPORTUNITY FOR HEARING

7 NATIONAL FORECLOSURE RESCUE  
8 CENTER, INC.  
9 f/k/a SAVE YOUR HOME HELP CENTER,  
10 INCORPORATED; and  
11 f/k/a SAVE YOUR HOME LAW CENTER, INC.,  
12 and  
13 ROBERT JASON DE GROOT, Principal,

14 Respondents.

15 **THE STATE OF WASHINGTON TO:**

**National Foreclosure Rescue Center, Inc.**  
**Robert Jason De Groot**

16 You are notified that a Statement of Charges has been filed against you by the Department of  
17 Financial Institutions (Department), a true and correct copy is attached.

18 **APPLICATION FOR ADJUDICATIVE HEARING**

19 You are further notified that you may file an application for adjudicative hearing before the  
20 Department on the Statement of Charges. Service of this notice is deemed complete upon deposit in the  
21 United States mail. Your application for adjudicative hearing must be received by the Department within  
22 twenty (20) days from the date you received this notice.

23 **ADJUDICATIVE HEARING**

24 If you request an adjudicative hearing, you will be notified of the time and place for the hearing at  
least seven (7) days in advance of the hearing date. In most cases, a conference ("prehearing conference")  
will be conducted before the hearing to discuss preliminary matters and select mutually convenient hearing  
dates. At the hearing, you may appear personally, and by counsel, if you desire. The hearing will be as

informal as is practical within the requirements of the Administrative Procedure Act (see chapter 34.05 RCW). The hearing will be recorded. The primary concern will be getting to the truth of the matter insofar as the Statement of Charges is concerned. Technical rules of evidence will not be binding at the hearing except for the rules or privilege recognized by law. You have the right to present evidence and witnesses in your own behalf, and to cross-examine those witnesses presented in support of the Statement of Charges. You may require the attendance of witnesses by subpoena.

### INTERPRETER AVAILABILITY

If you or a witness for you is a person who, because of non-English-speaking cultural background, cannot readily speak or understand the English language, you have the right to have an interpreter appointed at no cost to you.

If you or a witness for you is a person who, because of a hearing or speech impairment, cannot readily understand or communicate in spoken language, you have the right to have an interpreter appointed at no cost to you.

IF YOU NEED AN INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness. You may request the appointment of a qualified interpreter by indicating your request on the attached Application for Adjudicative Hearing form.

### WARNING

You are further notified that if the Department does not RECEIVE the completed Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this will constitute a waiver of your right to a hearing and the Department will find that you do not contest the allegations in the Statement of Charges. Upon such a finding, a final order will be immediately entered disposing of this matter as described in the Statement of Charges. If you desire a hearing in this matter, you must complete and return the attached Application for Adjudicative Hearing to:

1 Department of Financial Institutions  
2 Division of Consumer Services  
3 Attn: Steven C. Sherman  
PO Box 41200  
Olympia, Washington 98504-1200

4 Dated this 2<sup>nd</sup> day of July, 2014.



*Deborah Bortner*

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DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions