

## ORDER SUMMARY – Case Number: C-20-2941

**Name(s):** Nationwide Retention Center; Armando Macias, Jr

**Order Number:** C-20-2941-22-FO01

**Effective Date:** June 28, 2022

**License Number:** 2390698; 1035860

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

**License Effect:**

**Not Apply Until:**

**Not Eligible Until:**

**Prohibition/Ban Until:** June 28, 2027

<b>Investigation Costs</b>	\$895.20		Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Fine</b>	\$6,750.00	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>	\$1,536.00	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Financial Literacy and Education</b>	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
<b>Cost of Prosecution</b>	\$8,825.50	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
	No. of Victims:			

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State of Washington

**DEPARTMENT OF FINANCIAL INSTITUTIONS**

IN THE MATTER OF:

NATIONWIDE RETENTION CENTER  
AND ARMANDO MACIAS, JR., NMLS  
NO. 1035860, OWNER

**DFI No. C-20-2941-22-FO01**

OAH No. 04-2021-DFI-00129

FINAL DECISION AND ORDER

Respondents.

THIS MATTER comes now before CHARLES E. CLARK, Director ("Director") of the WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS ("Department"), on Petition for Review of the Initial Order Granting Department's Motion for Summary Judgment ("Petition for Review") by the Division of Consumer Services ("Division") of the Department, dated April 11, 2022, requesting review of the Initial Order Granting Summary Judgment ("Initial Order") issued by Administrative Law Judge TJ Martin ("ALJ Martin"), dated March 24, 2022.

**1.0 PROCEDURAL HISTORY**

On April 1, 2021, the Division issued a Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist from Business, Prohibit from Industry, Order Refunds, Impose Fine, Collect Investigation Fee, and Recover Costs and Expenses ("Statement of Charges") to Respondents, NATIONWIDE RETENTION CENTER AND ARMANDO MACIAS JR., NMLS NO. 1035860, OWNER. On or around April 22, 2021, the attorney for Respondents, Christopher Black, Esq. of Black & Askerov, PLLC, made a Request for Administrative Hearing, and the Statement of Charges was referred to the Office of Administrative Hearings ("OAH") for adjudication.

On or about August 9, 2021, the Department filed a Motion for Summary Judgment with ALJ Martin, and response and reply briefs were filed.<sup>1</sup> The Motion for Summary Judgment was decided without oral argument.<sup>2</sup> Respondents were represented by Christopher Black, Esq. The Department was represented by Jong Lee, Esq., Assistant Attorney General (“AAG Lee”).<sup>3</sup>

The Initial Order Granting the Department’s Motion of Summary Judgment (“Initial Order”) was issued and served by mail on Thursday, March 24, 2022.<sup>4</sup> In the Initial Order, ALJ Martin granted summary judgment in favor of the Department finding that there was no genuine dispute of material fact that between the dates of November 14, 2019 and April 1, 2020 the Respondents: engaged in the business of a mortgage broker for Washington residents or property without first obtaining a license, in violation of RCW 19.146.200(1); engaged in unfair or deceptive practices toward any person and obtaining property by fraud or misrepresentation in violation of RCW 19.146.0201(2)&(3); and, took advance fees for loan modification services in violation of RCW 19.146.0201(11) and CFR Part 1015 (Regulation O).<sup>5</sup> As such, the penalties set forth in the Statement of Charges were affirmed.<sup>6</sup>

On March 1, 2022, the Department filed a Notice of Substitution of Counsel, substituting Stephen Manning, Esq., for Jong Lee as Assistant Attorney General representing the Department.

On April 11, 2022, Respondents filed a Petition for Review with the Director. On April 21, 2022, the Department filed its Response to the Initial Order.

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<sup>1</sup> Initial Order, Findings of Fact Nos. 4.3 – 4.5, at Page 4.

<sup>2</sup> Initial Order, Findings of Fact Nos. 3.1, at Page 2.

<sup>3</sup> Initial Order, Findings of Fact Nos. 3.3 – 3.4, at Page 2.

<sup>4</sup> Initial Order, Certificate of Service, at Pages 15-16.

<sup>5</sup> Initial Order, Summary Nos. 2.1 – 2.5, at Page 2.

<sup>6</sup> Initial Order, Summary No. 2.6, at Page 2.

## **2.0 RECORD ON REVIEW**

The record on review ("Record on Review") before the Director includes the entire OAH Record in the above-captioned matter consisting, without limitation, the Statement of Charges, the Application for Adjudicative Hearing of the Respondents, the Motion for Summary Judgment and supporting exhibits, the Response to the Motion for Summary Judgment, the Reply to the Motion for Summary Judgment, the Initial Order together with the Petition for Review and the Response to the Petition for Review.

## **3.0 FINDINGS OF FACT**

The facts are not disputed in this Petition for Review. As such, the Director having considered the Record on Review, together with the Petition for Review and Response to Petition, hereby affirms Findings of Fact 4.1 - 4.25 and 4.27-4.29, at pages 4-6 of the Initial Order, and incorporates them herein by this reference, subject to the considerations set forth in Section 5.0, below. Specifically, Findings of Fact 4.26 is modified from the sum of \$9,447.10 to \$8,825.50 in this Final Order.

## **4.0 CONCLUSIONS OF LAW**

The Director having considered the Record on Review, including the Petition for Review and the Response to Petition, and applying the Findings of Fact contained in Section 3.0 above, hereby affirms the Conclusions of Law 5.1-5.35, inclusive, at page 11 of the Initial Order, subject to the considerations set forth in the Section 5.0, below. Specifically, the Conclusions of Law 5.36-5.38 are not adopted in this Final Order.

## **5.0 DIRECTOR'S CONSIDERATIONS ON REVIEW**

The Director has reviewed the Record on Review and it appears that the Respondents neither deny the allegations set forth in the Statement of Charges, nor do the Respondents believe



that there is a genuine dispute of any material facts. There is no question as to whether Summary Judgment was properly granted in favor of the Department. Specifically, Respondents seek relief with regard to the following:

“Petitioners request review of the potential financial penalties, costs and fees in this case and specifically ask the reviewing officer to not impose costs and expenses related to litigation before the Office of Administrative Hearings, on the basis that imposition of such costs and expenses would not be in the interest of justice.”<sup>7</sup>

The Respondents further rely on several exhibits and the Initial Order whereby ALJ Martin incorporated the following as part of the Initial Order’s section, “5. Conclusions of Law”<sup>8</sup>:

5.36 RCW 34.05.464 ‘Review of initial orders’ allows the department to review an initial order before it becomes a final order including consideration of mitigating factors as a part of the penalty portion of the initial order.

5.37 In the present case, while the undersigned administrative law judge does not have the authority to consider mitigating factors to modify the Department’s requested penalties, costs, expenses, fees and sanctions, such a review officer has such discretion, based on RCW 34.05.464.

5.38 Therefore, this administrative tribunal requests the Department’s reviewing officer consider the Respondents’ mitigating factors, based on the ‘Financial Declaration of Armando Macias’ (*Appellants’ Response to Department’s Motion for Summary Judgment’: Exhibit 6*).

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<sup>7</sup> Petition for Review, at Page 1.

<sup>8</sup> Initial Order, Conclusions of Law 5.36-5.38, at Page 11.

For reference, the penalties, costs, expenses, fees, and sanctions set forth in the Statement of Charges include:

- \$1,536.00 to consumer “GC.”
- \$6,750.00 in fines.
- \$895.20 in investigation fees.
- The Department’s costs and expenses for prosecuting violations of the Mortgage Broker Practices Act.<sup>9</sup>

### **5.1 Analysis**

The Department agrees that the reviewing officer has authority to reduce or modify penalties, costs, expenses, fees and sanctions using mitigating factors. For the reasons set forth below, the Director declines the Respondents’ request to invoke this authority in this matter and specifically does not adopt the Conclusions of Law 5.36-5.38, as set forth in the Initial Order.

In the Petition for Review, the Respondents do not explicitly plead which mitigating factor(s) should be evaluated by the reviewing officer when assessing the penalties, costs, expenses, fees and sanctions set forth in the Statement of Charges, other than assessing fees “would not be in the interest of justice.”<sup>10</sup> Respondents provide a mere reference to the arguments and exhibits provided in the Appellants’ Response Department’s Motion for Summary Judgment (dated January 31, 2022) and ALJ Martin’s language in the Initial Order, Section 5. Conclusions of Law (which we do not adopt).<sup>11</sup> Further, the Financial Declaration of Armando Macias in the record does not provide sufficient information (past or present) to support mitigating penalties,

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<sup>9</sup> Statement of Charges, Pages 4-5.

<sup>10</sup> Petition for Review, at Page 1.

<sup>11</sup> Initial Order, Conclusions of Law 5.36-5.38, at Page 11.

costs, expenses, fees and sanctions.<sup>12</sup> Information in the Record on Review provides no support for mitigating penalties, costs, expenses, fees and sanctions for Nationwide Retention Center, the co-Respondent in this matter.

While the Department declines to reduce or modify penalties, costs, expenses, fees and sanctions based on alleged mitigating factors, the Director is empowered to review the full record for accuracy and completeness by reviewing the facts presented in the Record on Review.<sup>13</sup> A full review of the record reveals that some sums are not fully justified.

With regard to the amounts owed by the Respondents, various sums are discussed throughout the record. The amounts based on the Statement of Charges and the Motion for Summary Judgment indicate amounts equal \$18,628.30.<sup>14</sup> Another amount is cited in the Record on Review by AAG Lee states, “The current amount sought is \$23,242.30.”<sup>15</sup> Based on a thorough review of the Record on Review, there is not adequate justification for either sum, and in fact, the sums provided in the Department’s Motion for Summary Judgment do not match the underlying and supporting documentation.

As an aside, in the Department’s Response to Petitioner’s Petition for Review of Initial Order, a different sum is cited, stating that Respondents “potentially incurred \$21,533.60 in costs and expenses for prosecuting this case between August 2021 and December 2021.”<sup>16</sup>

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<sup>12</sup> Appellants’ Response to Department’s Motion for Summary Judgment, Exhibit 6.

<sup>13</sup> RCW 34.05.464.

<sup>14</sup> Declaration of Kristina Shenefelt in Support of Department’s Motion for Summary Judgment, Pages 3-5 (i.e., \$1,536.00 to consumer “GC”; \$6,750.00 in fines; \$895.20 in investigation fees; \$9,447.10 for the Department’s costs and expenses for prosecuting violations of the Mortgage Broker Practices Act).

<sup>15</sup> Appellants’ Response to Department’s Motion for Summary Judgment, Exhibit 5.

<sup>16</sup> Department’s Response to Petitioner’s Petition for Review of Initial Order, Page 4.



Taking into consideration all of the above, and based on a thorough review of the Record on Review, total penalties, costs, expenses, fees, and sanctions can be supported by a grand total of \$18,006.70<sup>17</sup>, versus the amounts set forth in the Record on Review of \$18,628.30.<sup>18</sup>

## **6.0 FINAL DECISION AND ORDER**

For all of the reasons set forth above, IT IS HEREBY ORDERED THAT:

6.1 The Motion for Summary Judgment filed by the Department is GRANTED.

6.2 The Findings of Fact set forth in Section 3.0 above and in the Initial Order are PARTIALLY AFFIRMED and AMENDED, subject to Section 5.0. Specifically, Finding of Fact 4.26 is modified from the sum of \$9,447.10 to \$8,825.50 in this Final Order.

6.3 The Conclusions of Law set forth in Section 4.0 above and in the Initial Order are PARTIALLY AFFIRMED and AMENDED, subject to Section 5.0. Specifically, Conclusions of Law 5.36-5.38 are not adopted in this Final Order.

6.3 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall cease and desist engaging in the business of a mortgage broker or loan originator.

6.4 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. are prohibited from participation, in a manner, in the conduct of the affairs of any mortgage broker subject to licensure by the Director for a period of five years.

6.5 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall jointly and severally pay refunds in the amount of \$1,536.00 to consumer GC identified by the Department in the Statement of Charges and pay refunds to each Washington consumer with

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<sup>17</sup> \$1,536.00 to consumer "GC"; \$6,750.00 in fines; \$895.20 in investigation fees; \$8,825.50 for the Department's costs and expenses for prosecuting violations of the Mortgage Broker Practices Act.

<sup>18</sup> \$1,536.00 to consumer "GC"; \$6,750.00 in fines; \$895.20 in investigation fees; \$9,447.10 for the Department's costs and expenses for prosecuting violations of the Mortgage Broker Practices Act.



whom they entered into a contract for residential mortgage loan modification services related to real property or consumer located in the state of Washington equal to the amount collected from that Washington consumer for those services.

6.6 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall jointly and severally pay a fine of \$6,750.00.

6.7 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall jointly and severally pay an investigation fee of \$895.20.

6.8 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall jointly maintain records in compliance with the Act and provide the Department with the location of the books, records, and other information relating to Respondent Nationwide Retention Center and Respondent Armando Macias Jr.'s 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.

6.9 Respondents, NATIONWIDE RETENTION CENTER and ARMANDO MACIAS, JR. shall jointly and severally pay the Department's costs and expenses for prosecuting violations of the Act in the amount of \$8,825.50.

6.10 Reconsideration. Pursuant To RCW 34.05.470, Respondent has the right to file a Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200, within ten (10) days of service of this Final Order upon Respondent. The Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking judicial review in this matter. A timely Petition for

Reconsideration is deemed denied if, within twenty (20) days from the date the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice specifying the date by which it will act on a petition.

6.11 Stay of Order. The Director has determined not to consider a Petition to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

6.12 Judicial Review. Respondent has the right to petition the superior court for judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for filing a Petition for Judicial Review, see RCW 34.05.510 and sections following.

6.13 Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached hereto.

6.14 Effectiveness and Enforcement of Final Order. Pursuant to the Administrative Procedures Act, at RCW 34.05.473, this Final Decision and Order shall be effective immediately upon deposit in the United States Mail.

Dated at Tumwater, Washington, on June 28, 2022.

WASHINGTON STATE DEPARTMENT  
OF FINANCIAL INSTITUTIONS

By: /s/

Charles E. Clark, Director

**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:

NATIONWIDE RETENTION CENTER,  
ARMANDO MACIAS JR.,  
NMLS No. 1035860, Owner,

Respondents.

No. C-20-2941-21-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENT TO ENTER AN  
ORDER TO CEASE AND DESIST  
BUSINESS, PROHIBIT FROM  
INDUSTRY, ORDER REFUNDS, 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 on the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Director Lucinda Fazio, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

**1.1 Respondents.**

**A. Nationwide Retention Center (Respondent Nationwide Retention Center)** has never been licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker.

**B. Armando Macias Jr. (Respondent Macias)** is owner of Respondent Nationwide Retention Center. Respondent Macias has never been licensed by the Department to conduct business as a mortgage broker or loan originator.



1 **1.2 Unlicensed Activity.** Between at least November 14, 2019, and April 1, 2020, Respondents  
2 were offering residential mortgage loan modification services to Washington consumers on real  
3 property located in Washington State. Respondents entered into a contractual relationship with at least  
4 two (2) Washington consumers to provide those services and collected an advance fee for the  
5 provision of those services. Consumer GC paid at least \$1,536.00 and consumer KM paid at least  
6 \$3,594.00 to Respondents, totaling at least \$5,130.00 for loan modification services.

7 **1.3 Misrepresentations and Omissions.** Respondents represented that they were licensed to  
8 provide the residential mortgage loan modification services or omitted disclosing that they were not  
9 licensed to provide those services.

10 **1.4 Failed to Comply with the Department's Investigation Authority.** On or around August 18,  
11 2020, the Department issued a Subpoena to Provide Documents and Explanation (Subpoena) to  
12 Respondent Nationwide Retention Center. A response was due by September 3, 2020. To date,  
13 Respondents have not provided a response to the Department's Subpoena.

14 **1.5 On-Going Investigation.** The Department's investigation into the alleged violations of the  
15 Act by Respondents continues to date.

## 16 **II. GROUNDS FOR ENTRY OF ORDER**

17 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14), "Mortgage broker" means any  
18 person who for direct or indirect compensation or gain, or in the expectation of direct or indirect  
19 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage loan  
20 or performs residential mortgage loan modification services or (b) holds himself or herself out as being  
21 able to assist a person in obtaining or applying to obtain a residential mortgage loan or provide  
22 residential mortgage loan modification services.

23 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11)(b), "Loan originator" means a  
24 natural person who for direct or indirect compensation or gain or in the expectation of direct or indirect

1 compensation or gain performs residential mortgage loan modification services or holds himself or  
2 herself out as being able to perform residential mortgage loan modification services.”

3 **2.3 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual  
4 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)  
5 for engaging in the business of a mortgage broker for Washington residents or property without first  
6 obtaining a license to do so.

7 **2.4 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents  
8 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive practice  
9 toward any person and obtaining property by fraud or misrepresentation.

10 **2.5 Prohibition against Taking Advance Fees.** Based on the Factual Allegations set forth in  
11 Section I above, Respondents are in apparent violation of RCW 19.146.0201(11) and 12 CFR Part 1015  
12 (Regulation O) for taking advance fees for loan modification services.

13 **2.6 Requirement to Comply with the Department’s Investigative Authority.** Based on the  
14 Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW  
15 19.146.235(2) for failing to comply with the Department’s investigative authority.

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

17 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(3), the  
18 Director may issue orders directing any person subject to the Act to cease and desist from conducting  
19 business.

20 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(4), the Director may  
21 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker  
22 any person subject to licensing under the Act for any violation of the Act.

23 **3.3 Authority to Order Refunds.** Pursuant to RCW 19.146.220(2), the Director may order  
24 refunds against any person subject to the Act for any violation of the Act.

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

**3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2) and WAC 208-660-550(4)(a), the Department will charge \$48 per hour for an examiner's time devoted to an investigation of any person subject to the Act.

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

#### **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** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. cease and desist engaging in the business of a mortgage broker or loan originator.

**4.2** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. 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** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. jointly and severally pay refunds in the amount of \$1,536.00 to consumer GC identified by the Department in paragraph 1.2 in the amount set forth therein, and that Respondent Nationwide Retention Center and Respondent Armando Macias Jr. jointly and severally pay refunds 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.

**4.4** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. jointly and severally pay a fine, which as of the date of this Statement of Charges totals \$6,750.00.

**4.5** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. jointly and severally pay an investigation fee, which as of the date of this Statement of Charges totals \$895.20.



**4.6** Respondent Nationwide Retention Center and Respondent Armando Macias Jr. maintain records in compliance with the Act and provide the Department with the location of the books, records, and other information relating to Respondent Nationwide Retention Center and Respondent Armando Macias Jr.'s 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.

4.7 Respondent Nationwide Retention Center and Respondent Armando Macias Jr. jointly and severally 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 Respondent Nationwide Retention Center and Respondent Armando Macias Jr.

## V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist Business, Prohibit From Industry, Order Refunds, Impose Fine, Collect Investigation Fee, and Recover Costs and Expenses (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). Respondent Nationwide Retention Center and Respondent Armando Macias Jr. may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY FOR ADJUDICATIVE HEARING AND TO DEFEND accompanying this Statement of Charges.

Dated this 1st day of April, 2021.

/s/

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LUCINDA FAZIO  
Director, Division of Consumer Services  
Department of Financial Institutions

Presented by:

Approved by:

/s/  
KRISTINA M. SHENEFELT  
Financial Legal Examiner

/s/  
STEVEN C. SHERMAN  
Enforcement Chief