

Terms Complete
ORDER SUMMARY – Case Number: C-10-021

Name(s): Pilchuck Mortgage, Inc.,
Gina M. Evans
David L. Evans

Order Number: C-10-021-10-CO01

Effective Date: October 26, 2010

License Number: Or DFI: 20369 NMLS ID: 75851 Pilchuck Mortgage
NMLS Identifier [U/L] DFI: 22212 NMLS ID: 105807 Gina Evans
DFI: 34362 NMLS ID: 105808 David Evans

License Effect: Revoked (David Evans suspension stayed)

Not Apply Until: October 26, 2020 (Pilchuck and Gina Evans)

Not Eligible Until: October 26, 2020 (Pilchuck and Gina Evans)

Prohibition/Ban Until: October 26, 2020 (Pilchuck and Gina Evans)

Investigation Costs	\$5,000	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 10/14/2010
Fine - Stayed	\$	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	\$14,420.29	Due	Paid <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	Date: 10/26/2010
Judgment	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Satisfaction of Judgment Filed?	<input type="checkbox"/> Y <input type="checkbox"/> N			
	No. of Victims:			

Comments: _____

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

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

7 **C. Admissions.** Respondent David Evans admits that he entered into an agreement with David Page of
8 Puget Sound Mortgage, Inc., whereby David Page agreed to pay Respondents a fee for referring prospective
9 borrowers who closed residential mortgage loans through Puget Sound Mortgage, Inc. Respondent David
10 Evans further admits that from about October through December 2008, Respondents referred at least five
11 prospective residential mortgage loan borrowers to Puget Sound Mortgage, Inc., which subsequently
12 originated, processed, and closed five federally-related residential mortgage loans. Respondent David Evans
13 further admits that pursuant to the referral fee agreement, Respondents received \$14,420.29 in unearned
14 referral fees from David Page and Puget Sound Mortgage, Inc.

15 With the above exception, Respondents neither admit nor deny the Factual Allegations of the Statement of
16 Charges.

17 **D. Mortgage Broker License Revocation.** It is AGREED that Respondent Pilchuck Mortgage, Inc.'s
18 mortgage broker license is revoked.

19 **E. Designated Broker License Revocation.** It is AGREED that Respondent Gina M. Evans' designated
20 broker and loan originator license is revoked.

21 **F. Prohibition from Industry.** It is AGREED that Respondents Pilchuck Mortgage, Inc. and Gina M.
22 Evans are prohibited from participating in the conduct of the affairs of any mortgage broker licensed by the
23 Department or any person subject to licensure or regulation by the Department for ten (10) years from the date of
24 entry of this Consent Order in any capacity, including but not limited to: (1) any financial capacity whether active
25 or passive; or (2) as an officer, director, principal, designated broker, employee, or loan originator; or (3) any

1 management, control, oversight or maintenance of any trust account(s) in any way related to any residential
2 mortgage transaction; or (4) receiving, disbursing, managing or controlling in any way, consumer trust funds in
3 any way related to any residential mortgage transaction.

4 **G. License Suspension (Stayed).** It is AGREED that Respondent David M. Evans' loan originator
5 license is subject to a three-year suspension. However, it is FURTHER AGREED that subject to paragraphs I
6 and J of this Consent Order, the license suspension shall be stayed for a period of one year from the date of
7 entry of this Consent Order.

8 **H. Fine (Stayed).** It is AGREED that Respondents are jointly and severally subject to a fine by the
9 Department in the amount of \$50,000. However, it is FURTHER AGREED that subject to paragraphs I and J of
10 this Consent Order, payment of the fine shall be stayed for a period of one year from the date of entry of this
11 Consent Order.

12 **I. Lifting of Stay.** It is AGREED that:

- 13 1. If, during the stay, Respondents do not comply with the Real Estate Settlement Procedures Act,
14 12 U.S.C. §2601 and Regulation X, 24 C.F.R. §3500, which prohibits receipt of referral and
15 unearned fees, or otherwise violate RCW 19.146.0201(11), or violate any of the terms and
16 conditions of this Consent Order, and the Department seeks to lift the stay, the Department will
17 first notify Respondents in writing. The notice will set forth a description of the alleged
18 violations; the stay(s) the Department is seeking to lift; the opportunity to request an expedited
19 adjudicative hearing, including the time and manner in which Respondents may request such a
20 hearing; and a copy of this Consent Order.
- 21 2. If Respondents do not request an expedited adjudicative hearing in the time and manner directed,
22 the Department will immediately suspend Respondent David Evans' loan originator license, and
23 immediately impose and collect the \$50,000 fine.
- 24 3. If requested, the adjudicative hearing will commence within 15 business days (or as soon as the
25 schedule of the Office of Administrative Hearings permits) from the receipt of Respondents'
timely request for adjudicative hearing. The parties will accommodate the prompt scheduling of
the hearing, the scope of which will be limited to whether or not Respondents have violated the
terms and conditions of this Consent Order.
4. At the conclusion of the adjudicative hearing, the Administrative Law Judge will issue an initial
decision. Either party may timely file a petition for review with the Director of the Department.

J. Expiration of Stay: It is AGREED that if, upon expiration of the stay, no notification to lift any stay for
alleged violations of this Consent Order has been received by Respondents, the Department will consider the stay

1 completed. In that event, in connection with this Consent Order, the Department will not seek to suspend
2 Respondent David Evans' loan originator license and will not seek to impose and collect the \$50,000 fine from
3 Respondents.

4 **K. Restitution.** It is AGREED that Respondents have paid restitution in the amount of \$14,420.29 to the
5 borrowers listed on the attached restitution schedule.

6 **L. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee of
7 \$5,000, in the form of a cashier's check made payable to the "Washington State Treasurer," upon entry of this
8 Consent Order.

9 **M. Complete Cooperation with the Department.** It is AGREED that Respondent David Evans shall
10 provide the Department truthful and complete sworn statements outlining his activities with respect to the referral
11 fee agreement with David Page and Puget Sound Mortgage, Inc., and any and all persons involved or in any way
12 associated with any referral fee agreement, including but not limited to owners, employees, independent
13 contractors, agents, businesses and persons with whom Respondent David Evans dealt, communicated, or
14 otherwise related. The "sworn statements" may take the form of affidavits, declarations, or deposition testimony,
15 at the Department's discretion. It is FURTHER AGREED that Respondent David Evans shall cooperate fully,
16 truthfully and completely with the Department and provide any and all information known to him relating in any
17 manner to any referral fee agreement with David Page and Puget Sound Mortgage, Inc., including by providing the
18 Department with any and all documents, writings or materials, or objects or things of any kind in his possession or
19 under his care, custody, or control that he is authorized to possess, obtain, or distribute relating directly or
20 indirectly to all areas of this inquiry and investigation. It is FURTHER AGREED that Respondent David Evans
21 shall testify fully, truthfully and completely at any and all proceedings related to any Department investigation or
22 enforcement action or both related to this matter. A failure to cooperate fully, truthfully and completely is a
23 breach of this Consent Order.

24 **N. Records Retention.** It is AGREED that pursuant to RCW 19.146.060 and WAC 208-660-450,
25 Respondents shall maintain all records relating to Respondent Pilchuck Mortgage, Inc. for a minimum of twenty-

1 five months and maintain mortgage transaction documents for a minimum of three years. Furthermore,
2 Respondents shall keep the Department informed of any changes to the location of the records and the name,
3 address and telephone number of the records custodian responsible for maintenance of such records.

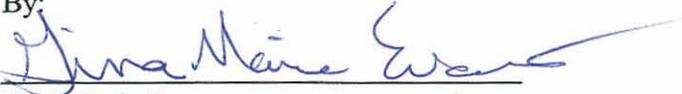
4 **O. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide by the
5 terms and conditions of this Consent Order may result in further legal action by the Director. In the event of
6 such legal action, Respondents may be responsible to reimburse the Director for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

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

10 **Q. Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into
11 this Consent Order, which is effective when signed by the Director's designee.

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

14
15 RESPONDENTS:
16 Pilchuck Mortgage, Inc.

17 By: 
18 Gina Marie Evans
19 President, Co-Owner, and Designated Broker

10-11-10
Date

20 
21 David Lewis Evans
22 Vice President, Co-Owner, and Loan Originator

10/11/10
Date

23 
24 Gina Marie Evans
25 Individually

10-11-10
Date


David Lewis Evans
Individually

10/11/10
Date

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DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 26th DAY OF October, 2010.



Deborah Bortner
DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

Anthony W. Carter
ANTHONY W. CARTER
Enforcement Attorney

Approved by:

James R. Brusselback
JAMES R. BRUSSELBACK
Enforcement Chief

PILCHUCK MORTGAGE RESTITUTION SCHEDULE

BORROWER INITIALS	BORROWER LAST NAME	BORROWER FIRST NAME	ADDRESS	CITY	STATE	ZIP	RESTITUTION AMOUNT
JF				EVERETT	WA	98023	\$ 3,237.28
LW				GOLD BAR	WA	98251	\$ 2,832.98
SM				CLINTON	WA	98236	\$ 4,094.96
KF				MOUNTLAKE TERRACE	WA	98043	\$ 2,999.16
CG				ARLINGTON	WA	98223	\$ 1,255.91
							\$ 14,420.29

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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:

PILCHUCK MORTGAGE, INC., GINA M. EVANS,
and DAVID L. EVANS,

Respondents.

NO. C-10-021-10-SC01

STATEMENT OF CHARGES and NOTICE OF
INTENT TO ENTER AN ORDER TO REVOKE
LICENSES, PROHIBIT FROM INDUSTRY,
ORDER RESTITUTION, IMPOSE FINES, AND
COLLECT INVESTIGATION FEES

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 (the Act).¹ 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. Pilchuck Mortgage, Inc. (Respondent Pilchuck Mortgage) is a closely-held Washington for-profit corporation organized on December 7, 2000, in Snohomish, Washington. Respondent Pilchuck Mortgage was licensed by the Department of Financial Institutions (Department) to conduct business as a mortgage broker on July 10, 2000, and has been continuously licensed with the Department to date. Respondent Pilchuck Mortgage originates and brokers conventional mortgage loans.²

B. Gina Marie Evans (Respondent Gina Evans) is the president and co-owner of Respondent Pilchuck Mortgage. Respondent Gina Evans was licensed by the Department as the designated broker for Respondent Pilchuck Mortgage effective July 10, 2000, and has been continuously licensed with the Department to date.

¹ Effective January 1, 2007.

² A conventional mortgage loan is one that is not made under a federally-insured program.

1 **C. David Lewis Evans (Respondent David Evans)** is the vice president and co-owner of Respondent
2 Pilchuck Mortgage, and manages the day-to-day operations of the brokerage. Respondent David Evans was
3 licensed by the Department as a loan originator for Respondent Pilchuck Mortgage effective April 3, 2007, and
4 has been continuously licensed with the Department to date.

5 **1.2 Background.** A loan processor, Linda Walsh, worked for Respondents Pilchuck Mortgage, Gina Evans,
6 and David Evans (Respondents) from approximately August 2002 to September 2007. In about August 2008,
7 Ms. Walsh went to work as a loan processor and originator for Puget Sound Mortgage Incorporated, d/b/a
8 Edmonds Mortgage (Edmonds Mortgage), a Federal Housing Authority (FHA) approved mortgage broker.

9 **1.3 Referral Fee Agreement with Edmonds Mortgage.**

10 **A. Agreement.** In or around October 2008, Respondent David Evans entered into an agreement with
11 David Page (Page), the owner of Edmonds Mortgage. Edmonds Mortgage and Page agreed to pay Respondents
12 for referrals of prospective borrowers who closed residential mortgage loans through Edmonds Mortgage.
13 Respondents would receive 80% of the total of broker fees on every closed loan, less a \$1,000 processing fee.

14 **B. Referrals.** From about October through December, 2008, Respondents referred at least five turned-
15 down residential mortgage loan applicants to Edmonds Mortgage and Page. Edmonds Mortgage subsequently
16 originated, processed, and closed five federally-related residential mortgage loans.

17 **C. Payment.** Pursuant to the referral fee agreement, Respondents received \$14,420.29 from Edmonds
18 Mortgage and Page, as follows:

19 **i. Borrower JF:** On or about October 10, 2008, Respondents referred borrower JF to Edmonds
20 Mortgage. On or about November 19, 2008, borrower JF's FHA loan closed. Edmonds Mortgage
21 earned \$5,071.60 on the loan, and calculated the referral fee due under the agreement as \$3,237.28.
22 On or about November 20, 2008, Respondents received check number 9455, in the amount of
23 \$3,237.28, from Edmonds Mortgage. On or about November 21, 2008, Respondents Gina and David
24 Evans deposited the check to a personal checking account in their names.

25 **ii. Borrower LW:** On or about October 14, 2008, Respondents referred borrower LW to Edmonds
Mortgage. On or about January 14, 2009, borrower LW's FHA loan closed. Edmonds Mortgage
earned \$4,614.23 on the loan, and calculated the referral fee due under the agreement as \$2,832.98.
On or about January 16, 2009, Respondents received check number 9475, in the amount of
\$2,832.98, from Edmonds Mortgage. On or about January 20, 2009, Respondents Gina and David
Evans deposited the check to a personal checking account in their names.

1 **iii. Borrower SM:** On or about November 7, 2008, Respondents referred borrower SM to Edmonds
2 Mortgage. On or about February 11, 2009, borrower SM's FHA loan closed. Edmonds Mortgage
3 earned \$4,748.94 on the loan, and calculated the referral fee due under the agreement as \$3,894.96.
4 On or about February 20, 2009, Respondents received check number 9512, in the amount of
\$6,694.12, from Edmonds Mortgage. (The amount included payment for the KF loan discussed
below.) On or about February 23, 2009, Respondents Gina and David Evans deposited the check to
a personal checking account in their names.

5 **iv. Borrower KF:** On or about December 2, 2008, Respondents referred borrower KF to Edmonds
6 Mortgage. On or about February 17, 2009, borrower KF's FHA loan closed. Edmonds Mortgage
7 earned \$2,569.89 on the loan, and calculated the referral fee due under the agreement as \$2,799.16.
8 On or about February 20, 2009, Respondents received check number 9512, in the amount of
\$6,694.12, from Edmonds Mortgage. (The amount included payment for the SM loan discussed
above.) On or about February 23, 2009, Respondents Gina and David Evans deposited the check to
a personal checking account in their names.

9 **v. Borrower CG:** On or about December 16, 2008, Respondents referred borrower CG to Edmonds
10 Mortgage. On or about February 27, 2009, borrower CG's FHA loan closed. Edmonds Mortgage
11 earned \$6,118.70 on the loan, and calculated the referral fee due under the agreement as \$1,255.91.
12 On or about March 3, 2009, Respondents received check number 9522, in the amount of
\$1,655.91, from Edmonds Mortgage. (The amount included \$400.00 as additional \$200.00
13 payments for each of the SM and KF loans discussed above.) On or about March 5, 2009,
Respondents Gina and David Evans deposited the check to a personal checking account in their
names.

14 **1.4 Unearned Fees.** After referring the above-referenced borrowers to Edmonds Mortgage, none of the
15 Respondents performed any *bona fide* settlement services in connection with the loans. From those five
16 referrals, Respondents received \$14,420.29 in unearned fees.

17 **1.5 On-Going Investigation.** The Department's investigation into the alleged violations of the Act by
18 Respondents is continuing.

19
20 **II. GROUNDS FOR ENTRY OF ORDER**

21 **2.1 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents are in
22 apparent violation of RCW 19.146.0201(1), (2), and (3) for directly or indirectly employing a scheme, device
23 or artifice to defraud or mislead any person, engaging in an unfair or deceptive practice toward any person,
24 and obtaining property by fraud or misrepresentation from any person by receiving referral and unearned fees.

25 //

1 **2.2 Requirement to Comply with the Real Estate Settlement Procedures Act:** Based on the Factual
2 Allegations set forth in Section I above, Respondents Pilchuck Mortgage, Gina Evans, and David Evans are in
3 apparent violation of RCW 19.146.0201(11) by not complying with the Real Estate Settlement Procedures Act,
4 12 U.S.C. §2601 and Regulation X, 24 C.F.R. §3500, which prohibits receipt of referral and unearned fees.

5
6 **III. AUTHORITY TO IMPOSE SANCTIONS**

7 **3.1 Authority to Revoke License.** Pursuant to RCW 19.146.220(2)(e), the Director may revoke licenses
8 for any violation of the Act.

9 **3.1 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may issue an
10 order prohibiting from participation in the affairs of a licensed mortgage broker any officer, principal,
11 employee, or loan originator of any licensed mortgage broker for any violation of RCW 19.146.0201(1)
12 through (9), RCW 19.146.030 through 19.146.080, or RCW 19.146.200.

13 **3.2 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2)(e), the Director may order restitution
14 against licensees or other persons subject to the Act for any violation of the Act.

15 **3.3 Authority to Impose Fines.** Pursuant to RCW 19.146.220(2)(e), the Director may impose fines on a
16 licensee or other persons subject to the Act for any violation of the Act.

17 **3.4 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), WAC 208-660-520, and
18 WAC 208-660-550(4), the Department may collect the costs of any investigation of alleged violations of the Act.

19
20 **IV. NOTICE OF INTENT TO ENTER ORDER**

21 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth
22 in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a
23 basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221 and RCW 19.146.223. Therefore, it is
24 the Director's intent to ORDER that:

25 **4.1** The mortgage broker license held by Respondent Pilchuck Mortgage, Inc. be revoked; and

- 1 4.2 The loan originator license held by Respondent Gina Marie Evans be revoked; and
- 2 4.3 The loan originator license held by Respondent David Lewis Evans be revoked; and
- 3 4.4 Respondents Pilchuck Mortgage, Inc., Gina Marie Evans, and David Lewis Evans be prohibited from
4 participation in the conduct of the affairs of any Washington licensed mortgage broker, in any manner, for a
5 period of ten (10) years; and
- 6 4.5 Respondents Pilchuck Mortgage, Inc., Gina Marie Evans, and David Lewis Evans, jointly and severally,
7 pay \$14,420.29 in restitution to borrowers JF, LW, SM, KF, and CG; and
- 8 4.6 Respondents Pilchuck Mortgage, Inc., Gina Marie Evans, and David Lewis Evans, jointly and severally,
9 pay a fine, which, as of the date of this Statement of Charges, totals \$50,000; and
- 10 4.7 Respondents Pilchuck Mortgage, Inc., Gina Marie Evans, and David Lewis Evans, jointly and severally,
11 pay an investigation fee that as of the date of this Statement of Charges totals \$4,693.65, representing 80
12 staff hours at \$48.00 per hour (\$3,840.00), plus \$853.65 in costs.

13 **V. AUTHORITY AND PROCEDURE**

14 This Statement of Charges and Notice of Intent to Enter an Order to Revoke Licenses, Prohibit From
15 Industry, Order Restitution, Impose Fines, and Collect Investigation Fees (Statement of Charges) is entered
16 pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW 19.146.230, and is

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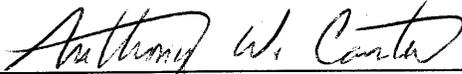
1 subject to the provisions of chapter 34.05 RCW (the Administrative Procedure Act). Respondents may make a
2 written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND
3 OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

4
5 Dated this 14th day of May, 2010.

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7 DEBORAH BORTNER
8 Director, Division of Consumer Services
9 Department of Financial Institutions

9 Presented by:

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11 ANTHONY W. CARTER
12 Enforcement Attorney



13 Presented by:

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15 SHANA L. OLIVER
16 Legal Extern

17 Approved by:

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19 JAMES R. BRUSSELBACK
20 Enforcement Chief

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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:

PILCHUCK MORTGAGE, INC., GINA M. EVANS,
and DAVID L. EVANS,

Respondents.

NO. C-10-021-10-SC01

NOTICE OF OPPORTUNITY TO DEFEND
AND OPPORTUNITY FOR HEARING

THE STATE OF WASHINGTON TO:

Pilchuck Mortgage, Inc.
Gina M. Evans
David L. Evans

YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed by the Department of Financial Institutions, a true and correct copy of which is attached and made a part hereof.

YOU ARE HEREBY NOTIFIED that you may file an application for an adjudicative hearing before the Washington State Department of Financial Institutions on the Statement of Charges. Service of this notice is deemed complete upon deposit in the United States mail. YOUR APPLICATION MUST BE RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE YOU RECEIVED THIS NOTICE. If you demand a hearing, you will be notified of the time and place for the hearing at least seven (7) days in advance of the hearing date.

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 of 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. If you are limited English-speaking or hearing impaired, you have the right to have an interpreter appointed at no cost to you, as discussed below.

1 INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-
2 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for
3 you is a person who, because of a hearing impairment or speech defect, cannot readily understand or
4 communicate in spoken language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU
5 NEED AN INTERPRETER, then a qualified interpreter will be appointed at no cost to you or to the witness.

6 You may request the appointment of a qualified interpreter by indicating your request on the attached Application
7 for Adjudicative Hearing form.

8 YOU ARE FURTHER NOTIFIED that if the Department of Financial Institutions does not RECEIVE the
9 Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this
10 will constitute a waiver of your right to a hearing and the Director will find that you do not contest the allegations
11 of the Statement of Charges. Upon such a finding by the Director a final order will be immediately entered
12 disposing of this matter as described in the Statement of Charges. If you desire a hearing in this matter, please
13 return the attached Application for Adjudicative Hearing to:

14 Department of Financial Institutions
15 Division of Consumer Services
16 Attn: Fatima Batie
17 PO Box 41200
18 Olympia, Washington 98504-1200

19 Dated this 14th day of May, 2010.



20 *Deborah Bortner*
21 DEBORAH BORTNER, Director
22 Division of Consumer Services
23 Department of Financial Institutions