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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF INVESTIGATING  
the Loan Originator License Application under the  
Mortgage Broker Practices Act of Washington by:

REINA CHERIE BENTLEY,

Respondent.

NO. C-07-529-10-FO02

AMENDED  
FINAL ORDER

**I. DIRECTOR'S CONSIDERATION**

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). The previously issued Final Order C-07-529-08-FO01, contained the name Kristen Michelle Bentley on the second page of Section II, Letter A, Items 1 and 2, and in the Footnote Section, instead of the correct name of Reina Cherie Bentley. This Amended Final Order is entered (C-07-529-10-FO02) to correct Respondent Bentley's first name and middle name in Section II, Letter A, Items 1 and 2, and in the Footnote Section.

Respondent did not request an adjudicative hearing within twenty calendar days after the Department served her with the Notice of Opportunity to Defend and Opportunity for Hearing, as provided for in WAC 208-08-050(2).

B. Record Presented. The record presented to the Director's designee for her review and for entry of a final decision included the Statement of Charges, cover letter dated December 17, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing, with documentation of service.

1 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
2 Director's designee hereby adopts the Statement of Charges, which is attached hereto.

3 II. AMENDED FINAL ORDER

4 Based upon the foregoing, and the Director's designee having considered the record and  
5 being otherwise fully advised, NOW, THEREFORE:

6 A. IT IS HEREBY ORDERED, That:

- 7 1. Respondent Reina Cherie Bentley's application for a loan originator license is denied;  
8 and  
9 2. Respondent Reina Cherie Bentley is banned from participation in the conduct of the  
10 affairs of any mortgage broker subject to licensure by the Director, in any manner,  
through September 13, 2014.

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

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

21 C. Stay of Order. The Director's designee has determined not to consider a Petition  
22 to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition  
23 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.  
24

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

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

7  
8 DATED this 8<sup>th</sup> day of January, 2010.



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS

11 [REDACTED]  
12 DEBORAH BORTNER  
13 DIRECTOR  
14 DIVISION OF CONSUMER SERVICES

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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF INVESTIGATING  
the Loan Originator License Application under the  
Mortgage Broker Practices Act of Washington by:

REINA CHERIE BENTLEY,  
Respondent.

NO. C-07-529-08-FO01

FINAL ORDER

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**I. DIRECTOR'S CONSIDERATION**

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director), through his designee, Consumer Services Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On December 17, 2007, the Director, through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and Prohibit from Industry (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated December 17, 2007, a Notice of Opportunity to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing. The Department served the Statement of Charges, cover letter dated December 17, 2007, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing on Respondent on December 17, 2007, by Federal Express overnight delivery and First Class Mail. On December 18, 2007, the documents sent via Federal Express overnight delivery were delivered. Documents sent on December 17, 2007, via First Class Mail were not returned by the United States Postal Service.

1 Respondent did not request an adjudicative hearing within twenty calendar days after the  
2 Department served her with the Notice of Opportunity to Defend and Opportunity for Hearing, as  
3 provided for in WAC 208-08-050(2).

4 B. Record Presented. The record presented to the Director's designee for her review and  
5 for entry of a final decision included the Statement of Charges, cover letter dated December 17, 2007,  
6 Notice of Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative  
7 Hearing, with documentation of service.

8  
9 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
10 Director's designee hereby adopts the Statement of Charges, which is attached hereto.

11 II. FINAL ORDER

12 Based upon the foregoing, and the Director's designee having considered the record and  
13 being otherwise fully advised, NOW, THEREFORE:

14 A. IT IS HEREBY ORDERED, That:

- 15  
16 1. Respondent Kristen Michelle Bentley's application for a loan originator license is  
denied; and  
17  
18 2. Respondent Kristen Michelle Bentley is banned from participation in the conduct of  
the affairs of any mortgage broker subject to licensure by the Director, in any manner,  
19 through September 13, 2014.

20 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a  
21 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
22 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
23 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
24 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The

1 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
2 Reconsideration a prerequisite for seeking judicial review in this matter.

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

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

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

12 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for  
13 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
14 attached hereto.  
15

16 DATED this 9<sup>th</sup> day of January, 2008.

17 STATE OF WASHINGTON  
18 DEPARTMENT OF FINANCIAL INSTITUTIONS

19   
20 DEBORAH BORTNER  
21 DIRECTOR  
22 DIVISION OF CONSUMER SERVICES



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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF INVESTIGATING  
the Loan Originator License Application under the  
Mortgage Broker Practices Act of Washington by:

REINA CHERIE BENTLEY AKA  
JENNY CAROL LANE,

Respondent.

NO. C-07-529-07-SC01

STATEMENT OF CHARGES and  
NOTICE OF INTENTION TO ENTER  
AN ORDER TO DENY LICENSE APPLICATION  
AND PROHIBIT FROM INDUSTRY

**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)<sup>1</sup>. After having conducted an investigation pursuant to RCW 19.146.310, 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 Reina Cherie Bentley aka Jenny Carol Lane (Respondent Bentley)** submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under Solutions Financial Group Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about September 13, 2007.

**1.2 Prior Criminal Acts.** On or about April 13, 2001, Respondent Bentley was charged with [REDACTED] pursuant to RCW 9A.56.150 and 9A.56.140(1), a felony, in the Superior Court of the State of Washington in and for the County of Clark, Case No. 01-1-00670-3. On or about October 22, 2001, the charges were amended to include [REDACTED] pursuant to RCW 9A.76.170, a felony, for Case No. 01-1-00670-3. On or about October 19, 2001, Respondent Bentley pleaded guilty to [REDACTED]

<sup>1</sup> RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 [REDACTED] pursuant to RCW 9A.56.150 and 9A.56.140(1), a felony, in the Superior Court of  
2 the State of Washington in and for the County of Clark, Case No. 01-1-00670-3.

3 **1.3** On or about June 19, 2002, Respondent Bentley was charged with [REDACTED]  
4 [REDACTED] pursuant to RCW 9A.56.070, a felony, in the Superior Court of the State of Washington for King  
5 County, Case No. 02-1-03413-2 KNT. On or about July 30, 2002, Respondent Bentley pleaded guilty to  
6 [REDACTED] pursuant to RCW 9A.56.070, a felony, in the Superior Court of  
7 the State of Washington for King County, Case No. 02-1-03413-2 KNT.

8 **1.4 Responses to Application Questions.** The "Criminal Disclosure" section of the loan originator license  
9 application consists of eight questions, and includes the following instruction:

10 "If the answer to any of the following is "YES", provide complete details of all events or proceedings."

11 On the "Criminal Disclosure" section of her loan originator license application Respondent Bentley answered  
12 "YES" to the following questions:

- 13 • 1 - Have you ever been convicted of or plead guilty or nolo contendere ("no contest")  
14 in a domestic, foreign, or military court to any felony?
- 15 • 2 - Have you ever been charged with any felony?

16 Respondent Bentley was obligated by statute to answer questions on the loan originator license application  
17 truthfully and to provide the Department with complete details of all events or proceedings.

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

19 **2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section I above,  
20 Respondent Bentley fails to meet the requirements of RCW 19.146.310(1)(d) and WAC 208-660-350(2)(c) by  
21 having been convicted of a felony within seven years of the filing of the present application.

22 **2.2 Requirement to Provide Information on License Application.** Based on the Factual Allegations set  
23 forth in Section I above, Respondent Bentley fails to meet the requirements of RCW 19.146.300(1) and (2) and  
24 RCW 19.146.310(1)(b) by failing to provide an accurate and complete license application in the form  
25 prescribed by the Director.

1 **2.3 Requirement to Demonstrate Character and General Fitness.** Based on the Factual Allegations set  
2 forth in Section I above, Respondent Bentley fails to meet the requirements of RCW 19.146.310(1)(g) and  
3 WAC 208-660-350(2)(a) by failing to demonstrate character and general fitness such as to command the  
4 confidence of the community and to warrant a belief that the business will be operated honestly and fairly  
5 within the purposes of the Act.

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

7 **3.1 Authority to Deny Application for Loan Originator License.** Pursuant to RCW 19.146.220(1), the  
8 Director may deny licenses to loan originators. Pursuant to RCW 19.146.310(2) and WAC 208-660-350(7), the  
9 Director shall not issue a loan originator license if the conditions of RCW 19.146.310(1) have not been met by  
10 the applicant, and shall notify the loan originator applicant and any mortgage brokers listed on the application  
11 of the denial.

12 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5)(a), the Director may issue  
13 orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed  
14 mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker  
15 or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9).

### 16 **IV. NOTICE OF INTENTION TO ENTER ORDER**

17 Respondent Bentley's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as  
18 set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions,  
19 constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW  
20 19.146.310. Therefore, it is the Director's intention to ORDER that:

21 **4.1** Respondent Reina Cherie Bentley's application for a loan originator license be denied.

22 **4.2** Respondent Reina Cherie Bentley be prohibited from participation in the conduct of the affairs of any  
23 mortgage broker subject to licensure by the Director, in any manner, through September 13, 2014.  
24  
25

V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application and Prohibit from Industry (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 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 17th day of December, 2007.



DEBORAH BORTNER  
Director  
Division of Consumer Services  
Department of Financial Institutions

Presented by:



WILMA M. NEPSUND  
Financial Examiner

Approved by:



FATIMA BATIE  
Financial Legal Examiner Supervisor

