

Terms Completed

ORDER SUMMARY – Case Number: C-08-145

Name(s): Mirella Camarena-Rios

Order Number: C-08-145-08-FO01

Effective Date: August 4, 2008

License Number: DFI: 47504

Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)
If applicable, you must specifically note the ending dates of terms.

License Effect: Denial

Not Apply Until: April 18, 2010

Not Eligible Until: _____

Prohibition/Ban Until: n/a

Investigation Costs	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
Fine	\$	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	\$	Due	Paid <input type="checkbox"/> Y <input type="checkbox"/> N	Date
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 STATE OF WASHINGTON
2 DEPARTMENT OF FINANCIAL INSTITUTIONS
3 DIVISION OF CONSUMER SERVICES

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

7 MIRELLA CAMARENA-RIOS,
8 Respondent.

NO. C-08-145-08-FO01

FINAL ORDER

9 I. DIRECTOR'S CONSIDERATION

10 A. Default. This matter has come before the Director of the Department of
11 Financial Institutions of the State of Washington (Director), through his designee, Consumer Services
12 Division Director Deborah Bortner, pursuant to RCW 34.05.440(1). On May 29, 2008, the Director,
13 through Consumer Services Division Director Deborah Bortner, entered a Statement of Charges and
14 Notice of Intention to Enter an Order to Deny License Application (Statement of Charges). A copy
15 of the Statement of Charges is attached and incorporated into this order by this reference. The
16 Statement of Charges was accompanied by a cover letter dated May 30, 2008, a Notice of Opportunity
17 to Defend and Opportunity for Hearing, and a blank Application for Adjudicative Hearing. The
18 Department served the Statement of Charges, cover letter dated May 30, 2008, Notice of Opportunity
19 to Defend and Opportunity for Hearing and blank Application for Adjudicative Hearing on
20 Respondent on May 30, 2008 by first class mail and Federal Express overnight delivery. On June 2,
21 2008, the documents sent via Federal Express overnight delivery were delivered. The documents sent
22 via first class mail were not returned to the Department 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 May 30, 2008, Notice of
6 Opportunity to Defend and Opportunity for Hearing, and blank Application for Adjudicative Hearing,
7 with documentation of service.

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

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: Respondent Mirella Camarena-Rios' application
15 for a loan originator license is denied.

16 B. Reconsideration. Pursuant to RCW 34.05.470, Respondent has the right to file a
17 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition
18 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150
19 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,
20 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondent. The
21 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for
22 Reconsideration a prerequisite for seeking judicial review in this matter. A timely Petition for
23 Reconsideration is deemed denied if, within twenty (20) days from the date the petition is filed, the
24

1 agency does not (a) dispose of the petition or (b) serve the parties with a written notice specifying the
2 date by which it will act on a petition.

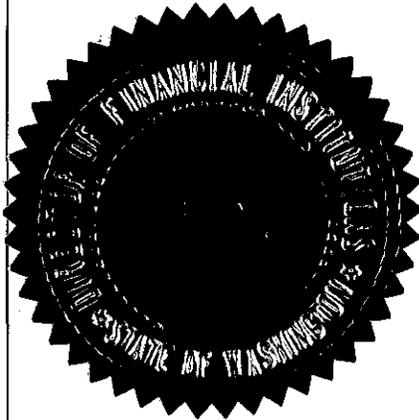
3 C. Stay of Order. The Director's designee has determined not to consider a Petition
4 to Stay the effectiveness of this order. Any such requests should be made in connection with a Petition
5 for Judicial Review made under chapter 34.05 RCW and RCW 34.05.550.

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

9 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for
10 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service
11 attached hereto.
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13 DATED this 4th day of August, 2008.

14 STATE OF WASHINGTON
15 DEPARTMENT OF FINANCIAL INSTITUTIONS



16 
17 DEBORAH BORTNER
18 DIRECTOR
19 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:

MIRELLA CAMARENA-RIOS,

Respondent.

NO. C-08-145-08-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENTION TO ENTER
AN ORDER TO DENY LICENSE APPLICATION

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)¹. 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 Mirella Camarena-Rios (Respondent Camarena-Rios) submitted an application to the Department of Financial Institutions of the State of Washington (Department) for a loan originator license under WLN Financial, Inc., a mortgage broker licensed under the Act. The on-line application was received by the Department on or about February 29, 2008.

1.2 Prior Criminal Acts. On or about April 10, 2003, Respondent Camarena-Rios pled guilty in the Whatcom County Superior Court, to the charge of Theft in the Third Degree, a Gross Misdemeanor pursuant to RCW 9A.56.050. Respondent Camarena-Rios was found guilty of the crime of Theft in the Third Degree on April 17, 2003.

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¹ RCW 19.146 (Amended 2006; Effective January 1, 2007)

1 **II. GROUNDS FOR ENTRY OF ORDER**

2 **2.1 Requirement of No Prior Convictions.** Based on the Factual Allegations set forth in Section I above,
3 Respondent Camarena-Rios fails to meet the requirements of RCW 19.146.310(1)(d) and WAC 208-660-
4 350(2)(c) by having been convicted of a gross misdemeanor involving dishonesty within seven years of the
5 filing of the present application.

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

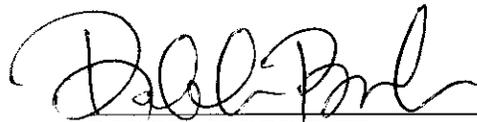
13 Respondent's violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth
14 in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis
15 for the entry of an Order under RCW 19.146.220, RCW 19.146.221, RCW 19.146.223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

17 **4.1** Respondent Mirella Camarena-Rios's application for a loan originator license be denied.

18 **V. AUTHORITY AND PROCEDURE**

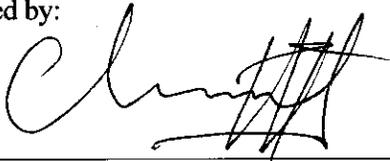
19 This Statement of Charges and Notice of Intention to Enter an Order to Deny License Application
20 (Statement of Charges) is issued pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW
21 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The Administrative
22 Procedure Act). Respondent may make a written request for a Brief Adjudicative Proceeding as set forth in the
23 NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR BRIEF ADJUDICATIVE
24 PROCEEDING accompanying this Statement of Charges.
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1 Dated this 29th day of May 2008.

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5 DEBORAH BORTNER
6 Director
7 Division of Consumer Services
8 Department of Financial Institutions

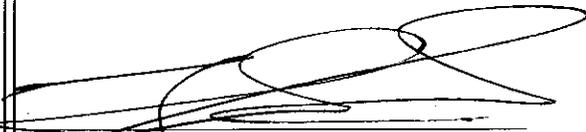
9 Presented by:

10 

11 CHARLES E. WOODE
12 Financial Legal Examiner



13 Approved by:

14 

15 FATIMA BATIE
16 Financial Legal Examiner Supervisor