# ORDER SUMMARY Consumer Services Division Case Number C-23-3583

**Consent Orders** resolve investigations. In these, companies and individuals work with us to agree to terms that resolve the alleged issues in the investigation.

Name	Jason Wayne Harris, NMLS #284822
Order Number	C-23-3583-24-CO01
Date issued	12/2/24

## What does this Consent Order require?

- Respondent must pay a fine of \$2,250.00.
- Respondent must pay an investigation fee of \$1,345.70. (Investigation fees cover the cost of DFI staff time working on the investigation.)
- Respondent must cease and desist from engaging in the business of a mortgage loan originator.
- Respondent's mortgage loan originator license is surrendered.
- Respondent isn't allowed to participate in the affairs of any consumer loan company or mortgage broker in Washington until December 2, 2027.
- Respondent must not apply for any license with DFI until December 2, 2027.

#### **Need more information?**

You can contact the Consumer Services Division, Enforcement unit at (360) 902-8703 or <a href="mailto:csenforcecomplaints@dfi.wa.gov">csenforcecomplaints@dfi.wa.gov</a>. Please remember that we cannot provide financial or legal advice to members of the public. We also cannot release confidential information.

STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

DIVISION

3 IN THE MATTER OF DETERMINING

No.: C-23-3583-24-CO01

Whether there has been a violation of the Consumer Loan Act of Washington by:

CONSENT ORDER

JASON WAYNE HARRIS, NMLS #284822.

Respondent.

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COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Ali Higgs, Division of Consumer Services Director, and Jason Wayne Harris (Respondent), 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 31.04 of the Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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#### AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-23-3583-24-SC01 (Statement of Charges), entered April 17, 2024 (copy attached hereto). Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above-captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges and agree that the Respondent does not admit any wrongdoing by its entry. Respondent is agreeing not to contest the Statement of Charges in consideration of the

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terms of this Consent Order.

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Based upon the foregoing:

- 1. Jurisdiction. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.
- 2. Waiver of Hearing. It is AGREED that Respondent has been informed of the right to a hearing before an administrative law judge, and hereby waives his right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondent, by his signature below, withdraws his appeal to the Office of Administrative Hearings.
- **3. No Admission of Liability.** The parties intend this Consent Order to fully resolve the Statement of Charges and agree that Respondent does not admit to any wrongdoing by its entry.
- **4.** Cease and Desist. It is AGREED that Respondent shall cease and desist from engaging in the business of a mortgage loan originator.
- **5. Surrender of License.** It is AGREED that Respondent will surrender his mortgage loan originator license effective the date of entry of this Consent Order.
- **6. Prohibition from Industry.** It is AGREED that, for a period of three (3) years from the date of entry of this Consent Order, Respondent is prohibited from participating, in any capacity, in the conduct of the affairs of any consumer loan company or mortgage broker licensed by the Department or subject to licensure or regulation by the Department.
- 7. Application for License. It is AGREED that, for a period of three (3) years from the date of entry of this Consent Order, Respondent shall not apply to the Department for any license under any name. It is FURTHER AGREED that, should Respondent apply to the Department for any license under any name at any time later than three (3) years from the date of entry of this Consent Order, Respondent shall be required to meet any and all application requirements in effect at that time.

1	RESPONDENT:	
2		11/13/2024
3	JASON WAYNE HARRIS	Date
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5	Approved for Entry:	
6	JESSICA M. CREAGER, WSBA No.42183	11/13/2024
7	Attorney at Law	Date
8	Seattle Litigation Group, PLLC Attorney for Respondent	
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	CONSENT ORDER 4 C-23-3583-24-C001 LASON WAYNE HADDIS	DEPARTMENT OF FINANCIAL INSTITUTIONS Division of Consumer Services

JASON WAYNE HARRIS

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2	DO NOT WRITE BELOW THIS LINE
	THIS ORDER ENTERED THIS 2nd DAY OF _
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4	THE REAL PROPERTY OF THE PARTY
5	ALI HIGOS,
6	Division of C Department of
7	Presented by:
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9	MEGAN GUTHRIE
10	Financial Legal Examiner
	D ' 11
11	Reviewed by:
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13	DREW STILLMAN
14	Financial Legal Examiner Supervisor
15	Approved by:
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17	Acting Enforcement Chief
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December

ALI HIGGS, Director

Division of Consumer Services Department of Financial Institutions

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

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IN THE MATTER OF DETERMINING Whether there has been a violation of the Consumer Loan Act of Washington by:

JASON WAYNE HARRIS, NMLS #284822.

No. C-23-3583-24-SC01

STATEMENT OF CHARGES and NOTICE OF INTENT TO ENTER AN ORDER TO CEASE AND DESIST, REVOKE LICENSE, PROHIBIT FROM INDUSTRY, IMPOSE FINE, COLLECT INVESTIGATION FEE, and RECOVER COSTS AND **EXPENSES** 

Respondent.

#### INTRODUCTION

Pursuant to RCW 31.04.093 and RCW 31.04.165, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.04 RCW, the Consumer Loan Act (Act). After having conducted an investigation pursuant to RCW 31.04.145, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Consumer Services Acting Director Ali Higgs, institutes this proceeding and finds as follows:

### I. FACTUAL ALLEGATIONS

- 1.1 **Respondent.** The Washington State Department of Financial Institutions (Department) licensed Jason Wayne Harris (Respondent Harris), to conduct business as a mortgage loan originator on or about June 2, 2010, and remains licensed to the date.
- 1.2 **False Loan Document.** On or about March 6, 2020, Respondent Harris submitted or created at least one false consumer explanation letter for a residential mortgage loan file of a Washington prospective borrower that was submitted to the lender.

Allegations set forth in Section 1.2 and 1.3 above, Respondent is in apparent violation of RCW

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any borrower, to defraud or mislead any lender, or to defraud or mislead any person.

31.04.027(1)(a) by directly or indirectly employ any scheme, device, or artifice to defraud or mislead

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1	2.5 Unfair or Deceptive Practice. Based on the Factual Allegations set forth in Section 1.2 and
2	1.3 above, Respondent is in apparent violation of RCW 31.04.027(1)(b) for directly or indirectly
3	engaging in any unfair or deceptive practice toward any person.
4	III. AUTHORITY TO IMPOSE SANCTIONS
5	3.1 Authority to Issue an Order to Cease and Desist. Pursuant to RCW 31.04.093(5)(a), the
6	Director may issue an order directing a licensee, its employee or loan originator, or other person
7	subject to the Act to cease and desist from conducting business in a manner that is injurious to the
8	public or violates any provision of the Act.
9	3.2 Authority to Revoke License. Pursuant to RCW 31.04.093(3)(b), if the Director finds that a
10	licensee has either knowingly or without the exercise of due care, has violated any provision of the
11	Act, then the Director may revoke a license issued under the Act.
12	3.3 Authority to Prohibit from the Industry. Pursuant to RCW 31.04.093(6)(e), the Director
13	may issue an order prohibiting from participation in the affairs of any licensee, any officer, principal
14	employee or mortgage loan originator, or any other person subject to the Act for a violation of RCW
15	31.04.027.
16	<b>3.4 Authority to Impose Fine.</b> Pursuant to RCW 31.04.093(4)(a), the Director may impose fines
17	of up to one hundred dollars per day, per violation, upon the licensee, its employee or loan originator
18	or any other person subject to the Act for any violation of the Act.
19	3.5 Authority to Charge Investigation Fee. Pursuant to RCW 31.04.145(3) and WAC 208-620
20	590, WAC 208-620-610(7), every licensee examined or investigated by the Director'
21	designee shall pay for the cost of the investigation, calculated at the rate of \$69.01 per staff hour
22	devoted to the investigation.
23	3.6 Authority to Recover Costs and Expenses. Pursuant to RCW 31.04.205(2), the Director

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## IV. NOTICE OF INTENT TO ENTER ORDER

2	Respondent's violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC,				
3	as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose				
4	Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, RCW				
5	31.04.202, ar	31.04.202, and RCW 31.04.205. Therefore, it is the Director's intent to ORDER that:			
6	4.1	Respondent Jason Wayne Harris cease and desist from engaging in the business of a mortgage loan originator.			
7 8	4.2	Respondent Jason Wayne Harris license to conduct the business of a mortgage loan originator be revoked.			
9	4.3	Respondent Jason Wayne Harris be prohibited from participation in the conduct of the affairs of any consumer loan company subject to licensure by the Director, in any manner, for a period of 7 years.			
11	4.4	Respondent Jason Wayne Harris pay a fine, which as of the date of this Statement of Charges totals \$4,500.			
12 13	4.5	Respondent Jason Wayne Harris pay an investigation fee, which as of the date of this Statement of Charges totals \$1,345.70.			
14 15	4.6	Respondent Jason Wayne Harris 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 Jason			
16	//	Wayne Harris.			
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STATEMENT OF CHARGES C-23-3583-24-SC01 JASON WAYNE HARRIS

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

#### V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice of Intent to Enter an Order to Cease and Desist, Revoke License, Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Recover Costs and Expenses (Statement of Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW 31.04.165, RCW 31.04.202, and RCW 31.04.205, 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.

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Dated this 17th day of April, 2024.

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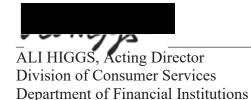
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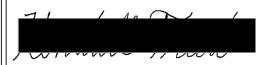
STATEMENT OF CHARGES C-23-3583-24-SC01 JASON WAYNE HARRIS





MEGAN GUTHRIE Financial Legal Examiner

Reviewed by:



KENDALL FREED Financial Legal Examiner Supervisor Approved by:

