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FISCAL SECTION

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
FINANCE SECTION
BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
STATE OF OREGON

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In the Matter of)
CASCADE NORTHERN MORTGAGE) ORDER # O-00-0038
INC. AND PAUL MATTILA) CEASE AND DESIST ORDER AND
CONSENT TO IMPOSITION OF CIVIL
PENALTIES

To: Paul Mattila
Cascade Northern Mortgage Inc.
PO Box 70070, Vancouver WA 98665
4550 SW Kruse Way #145, Lake Oswego OR 97035

WHEREAS the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter "the Director") conducted an investigation of Cascade Northern Mortgage Inc. and Paul Mattila, and determined that Cascade Northern Mortgage Inc. and/or Paul Mattila engaged in activities constituting violations of ORS 59.840 through 59.965 (hereinafter "the Oregon Mortgage Lender Law"); and

WHEREAS Cascade Northern Mortgage Inc. and Paul Mattila wish to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signatures subscribed on this order Cascade Northern Mortgage Inc. and Paul Mattila hereby **CONSENT** to entry of this order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter:

FINDINGS OF FACT

The Director **FINDS** that:

1. Cascade Northern Mortgage Inc. (hereinafter "Respondent"), incorporated in the State of Washington on May 5, 2000, engages in residential mortgage transactions

1 in Oregon or on Oregon real property in expectation of compensation.

2 2. Paul Mattila is the sole owner of Respondent.

3 3. Paul Mattila has registered the assumed business name of Cascade Northern
4 Mortgage with the Corporation Division of the Secretary of State.

5 4. The Director licensed Respondent on June 27, 2000 and Respondent has
6 been continuously licensed since that day.

7 5. Respondent has only ever had one licensed location which is 4550 SW Kruse
8 Way #145 in Lake Oswego, Oregon 97035.

9 6. Respondent has only ever had one licensed name which is Cascade Northern
10 Mortgage Inc.

11 7. The Director examined an Oregon residential mortgage loan transaction
12 handled by Cascade Northern Mortgage Inc.

13 8. The loan file contains documents prepared by either Paul Mattila or the
14 Respondent which used the unlicensed dba of "PGM & Assco" rather than a name
15 licensed to the Respondent.

16 9. The loan file contains documents prepared by either Paul Mattila or the
17 Respondent which listed 8000 NE Parkway Dr. #300, Vancouver, Washington , 98664
18 and 14523 Westlake Drive Suite 17, Lake Oswego, Oregon 97035 as an address for
19 Respondent.

20 10. The loan file contains an application and disclosures signed and dated by the
21 consumer on June 19, 2000.

22 11. On June 19, 2000, neither Respondent nor Paul Mattila were licensed by the
23 Director to engage in Oregon residential mortgage transactions.

24 **CONCLUSIONS OF LAW**

25 The Director **CONCLUDES** that:

26 1. Respondent transacted business as a mortgage lender prior to obtaining a license

1 in violation of ORS 59.845.

2 2. Respondent transacted business as a mortgage lender using two unlicensed
3 locations in violation of ORS 59.845, ORS 59.950(2) and OAR 441-860-0030.

4 3. Respondent transacted business as a mortgage lender using an unlicensed dba in
5 violation of OAR 441-860-0025(1).

6 **ORDER**

7 The Director, pursuant to ORS 59.885(4), hereby **ORDERS** that Cascade
8 Northern Mortgage Inc. and Paul Mattila will **CEASE AND DESIST** from violating any
9 provision of Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010
10 and any rule, order, or policy issued by the Division.

11 The Director, pursuant to ORS 59.996 hereby **ORDERS** Cascade Northern
12 Mortgage Inc. and Paul Mattila to pay the State of Oregon a civil penalty of \$5050.00.

13 The civil penalty is based upon \$5000 for knowingly conducting unlicensed activity and
14 \$50 for taking one loan application prior to licensing.

15 The Director suspends payment of \$4545.00 of the assessed civil penalty for a
16 three year period. If in the period between the date of the Order to three years from the
17 date of the Order, neither Paul Mattila nor Respondent violate any provision of the
18 Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 or any rule,
19 order, or policy issued by the Division, the suspended portion of the assessed civil
20 penalty will become immediately due and payable. If neither Paul Mattila or the
21 Respondent does not violate the Oregon Mortgage Lender Law, OAR 441-850-0005
22 through 441-885-0010 or any rule, order, or policy issued by the Division in the three
23 year period, the suspended portion of the civil penalty is waived. The date of the Order
24 is the date the Director signs the Order.

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1 The entry of this Order in no way limits further remedies which may be available
2 to the Director under Oregon law.

3 Dated this 8th day of November, 2000.

4
5 **MARY C. NEIDIG, DIRECTOR**
6 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**

7
8 by 
9 **R.M. NOCKLEBY, ADMINISTRATOR**
10 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

11 **CONSENT TO ENTRY OF ORDER**

12 I, Paul Mattila, state that I am the President of Cascade
13 Northern Mortgage Inc., and I am authorized to act on its behalf; that I have read the
14 foregoing Order and that I know and fully understand the contents hereof; that Cascade
15 Northern Mortgage Inc. admits the findings of fact herein, voluntarily consents to the
16 entry of this Order without further hearing, expressly waiving any right to a hearing in
17 this matter; that Cascade Northern Mortgage Inc. understands that the Director reserves
18 the right to take further actions to enforce this order or to take appropriate action upon
19 discovery of other violations of Oregon Mortgage Lender Law; and that Cascade
20 Northern Mortgage Inc. will fully comply with Oregon Mortgage Lender Law.

21 I understand that this Consent Order is a public document.

22 Dated this 8th day of November, 2000.

23
24 By Cascade Northern Mktg President
(Office Held)

25 
26 (Signature)

CORPORATE ACKNOWLEDGMENT

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There appeared before me this 8th day of November, 2003,
Paul G. Mattila, who was first duly sworn on oath, and stated that s/he was
and is the President of Cascade Northern Mortgage Inc. and
He is authorized and empowered to sign this Consent to Entry of
Order on behalf of Cascade Northern Mortgage Inc. and to bind Cascade Northern
Mortgage Inc. to the terms hereof.

Shere E Millard
Signature of Notary Public
Notary Public for the State of Oregon
My Commission expires: 3/12/2004

