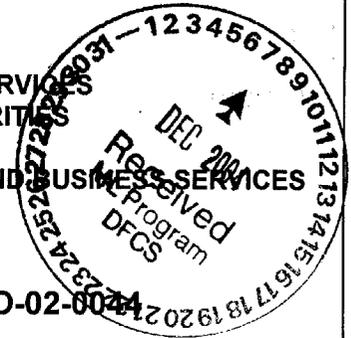


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2 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
3 DIVISION OF FINANCE AND CORPORATE SECURITY
4 FINANCE SECTION
5 BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
6 STATE OF OREGON



7
8 In the Matter of
9 HACIENDA MORTGAGE LLC

ORDER NO. O-02-0044
CEASE AND DESIST ORDER AND
CONSENT TO IMPOSITION OF CIVIL
PENALTIES

10 To: Hacienda Mortgage LLC
11 980 Lancaster Drive SE
12 Salem OR 97301

120704-029-002-001-0500-0000010000

13 **WHEREAS** the Director of the Department of Consumer and Business Services
14 for the State of Oregon (hereinafter "the Director") conducted an investigation of
15 Hacienda Mortgage LLC, and determined that Hacienda Mortgage LLC engaged in
16 activities constituting violations of ORS 59.840 through 59.965 (hereinafter "the Oregon
17 Mortgage Lender Law"); and

18 **WHEREAS** Hacienda Mortgage LLC does not admit the facts but wishes to
19 resolve and settle this matter with the Director;

20 **NOW THEREFORE**, as evidenced by the authorized signatures subscribed on
21 this order Hacienda Mortgage LLC hereby **CONSENTS** to entry of this order upon the
22 Director's Findings of Fact and Conclusions of Law as stated hereinafter:

23 **FINDINGS OF FACT**

24 The Director **FINDS** that:

- 25 1. Hacienda Mortgage LLC (hereinafter "Respondent"), a domestic limited liability
26 company formed on January 16, 2001, engages in residential mortgage transactions in
Oregon or on Oregon real property in expectation of compensation.
2. Roland Ghattas is the sole owner of Respondent.
3. Respondent has been licensed to engage in Oregon residential mortgage

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2 lending by the Director either under the name Roland Ghattas dba Mortgage Mart or
3 Hacienda Mortgage LLC since March 6, 1997.

4 4. On October 12, 2001, the Director sent notice to all licensees that there had
5 been changes in the Oregon Mortgage Lender Law and proposed changes in the
6 administrative rules.

7 5. In January 2002, the Director published a new issue of the Mortgage Lender
8 News on the web site which included an explanation of the new notification
9 requirements.

10 6. On February 14, 2002, the Director sent a notice to all licensees that the final
11 rules had been approved and were available on the web site along with the January
12 2002 issue of the Mortgage Lender News which explained the new requirements.

13 7. On July 20, 2002, Respondent provided Director with notice to change the
14 suite number on the license but did not indicate any other changes to be made.

15 8. On July 24, 2002, the Director sent a letter to Respondent to the address
16 provided in July 20, 2002 update informing Respondent that the Director had not
17 received notification of Respondent's loan originators and requesting that Respondent
18 provide the required information by September 1, 2002 to avoid civil penalties.

19 9. On September 1, 2002, the Director had not received notification of
20 Respondent's loan originators.

21 10. Subsequently to September 1, 2002, Respondent provided notification of that
22 he was the only loan originator at the time.

23 11. Respondent asserts that he was not aware that the reporting requirement
24 applied to him since he was the owner and experience person of the company and
25 complied with the requirements as soon as he became aware of them.

26 12. Respondent asserts that he did not receive the letter dated July 24, 2002 and
noted in paragraph 8 above.

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CONCLUSIONS OF LAW

The Director **CONCLUDES** that:

1. Respondent violated OAR 441-880-0030(1) by failing to produce the required information about Respondent's loan originators by January 30, 2002.
2. Respondent violated ORS 59.969(1) by failing to provide to the Director information about Respondent's loan originators.

ORDER

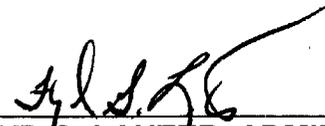
The Director, pursuant to ORS 59.885(4), hereby **ORDERS** that Hacienda Mortgage LLC will **CEASE AND DESIST** from violating any provision of Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 and any rule, order, or policy issued by the Division.

The Director, pursuant to ORS 59.996 hereby **ORDERS** Hacienda Mortgage LLC to pay the State of Oregon a civil penalty of \$500.00 based upon the failure to notify the Director of Hacienda Mortgage LLC's loan originators in a timely manner. Respondent shall pay the civil penalty in five monthly installments of \$100.00 each, beginning on December 3, 2004 and on or before the third day of each subsequent month until paid in full.

The date of this order is the day the Director signs the order. The entry of this Order in no way limits further remedies which may be available to the Director under Oregon law.

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2 Dated this 2nd day of December, 2004.

3
4 **CORY STREISINGER, DIRECTOR**
5 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**

6
7 by 
8 **FLOYD G. LANTER, ADMINISTRATOR**
9 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

10 **CONSENT TO ENTRY OF ORDER**

11 I, Roland E Chaffin state that I am the
12 PRESIDENT of Hacienda Mortgage LLC, and I am authorized to act on its
13 behalf; that I have read the foregoing Order and that I know and fully understand the
14 contents hereof; that Hacienda Mortgage LLC does not admit the findings of fact herein,
15 but voluntarily consents to the entry of this Order without further hearing, expressly
16 waiving any right to a hearing in this matter; that Hacienda Mortgage LLC understands
17 that the Director reserves the right to take further actions to enforce this order or to take
18 appropriate action upon discovery of other violations of Oregon Mortgage Lender Law;
19 and that Hacienda Mortgage LLC will fully comply with Oregon Mortgage Lender Law.

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

21 Dated this 2nd day of December, 2004

22
23 By Roland Chaffin (President)
(Office Held)

24
25 
(Signature)

26 **CORPORATE ACKNOWLEDGMENT**

There appeared before me this 3rd day of December, 2004.

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Roland Stayer, who was first duly sworn on oath, and stated that s/he was
and is the President of Hacienda Mortgage LLC and
Roland Stayer is authorized and empowered to sign this Consent to Entry of
Order on behalf of Hacienda Mortgage LLC and to bind Hacienda Mortgage LLC to the
terms hereof.

David W. Smith
Signature of Notary Public
Notary Public for the State of: Oregon
My Commission expires: March 7, 2005

