

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

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)	M-08-0027
In the Matter of:)	
ENVISION LENDING GROUP, INC.,)	ORDER TO CEASE AND DESIST,
AMY ANDERSON, AND)	ORDER ACCEPTING VOLUNTARY
JERRY ANDERSON)	SURRENDER OF OREGON MORTGAGE
)	LENDER LICENSE,
)	And
Respondents.)	CONSENT TO ENTRY OF ORDER
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12 **WHEREAS** the Director of the Department of Consumer and
 13 Business Services for the State of Oregon (hereinafter "the
 14 Director") conducted an investigation of Envision Lending Group,
 15 Inc., Amy Anderson, and Jerry Anderson (hereinafter, the
 16 "Respondents") and determined that the Respondents engaged in
 17 activities constituting violations of ORS 59.840 through 59.980
 18 (hereinafter cited as the "Oregon Mortgage Lender Law")¹;

19 **WHEREAS** The Respondents, wish to resolve and settle this
 20 matter with the Director;

21 **NOW THEREFORE**, as evidenced by the authorized signatures
 22 subscribed on this Order, the Respondents hereby **CONSENT** to
 23 entry of this Order upon the Director's Findings of Fact, which
 24 Respondents neither admit nor deny, and Conclusions of Law as
 25

Division of Finance and Corporate Securities
 Labor and Industries Building
 350 Winter Street NE, Suite 410
 Salem, OR 97301-3881
 Telephone: (503) 378-4387



¹ In 2009 the Oregon Mortgage Lender law was renumbered to ORS 86A to 86A.198.

1 stated hereinafter:

2 **FINDINGS OF FACT**

3 The Director **FINDS** that:

4 1. Envision Lending Group, Inc. (hereinafter, "Envision
5 Lending Group"), a foreign corporation authorized to do business
6 in Oregon, engages in residential mortgage transactions in
7 Oregon or on Oregon real property in expectation of
8 compensation. Envision Lending Group's principal place of
9 business is 10813 South River Front Parkway, #300, South Jordan,
10 Utah, 84095.

11 2. Amy Anderson is the 51% owner and President of Envision
12 Lending Group. Jerry Anderson is the 49% owner and Secretary of
13 Envision Lending Group. Their business address is at Envision
14 Lending Group's principal place of business.

15 3. The Division of Finance and Corporate Securities, a
16 division of the Department of Consumer and Business Services,
17 ("DFCS"), originally licensed Envision Lending Group as a
18 residential mortgage lender in Oregon on November 4, 2002 and
19 they have been continually licensed since that date. Envision
20 Lending Group's Oregon mortgage lender license number is ML-
21 3413.

22 4. At all times material herein, Envision Lending Group did
23 not have a licensed branch office at 4930 Salem Dallas Highway,
24 Suite 1000, Salem, Oregon 97304 (the "SDH Branch") or 6446
25 Fairway Avenue SE, Suite 1100, Salem, Oregon 97306 (the "Fairway

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1 Branch").

2 5. On April 18, 2008, Envision Lending Group submitted a
3 new branch application for the SDH Branch to DFCS. DFCS did not
4 process this application because it contained an incorrect
5 branch address. Further, the correct address was also already
6 licensed as a branch for Magellan Mortgage LLC.

7 6. Envision Lending Group also submitted loan originator
8 information for Tim Korte and a copy of Tim Korte's resume on
9 April 18, 2008. DFCS did not accept this notice because the
10 date of execution after the designated officer's signature was
11 left blank and the Owner/Control Person certification was not
12 filled out. Tim Korte's resume indicated that he had been a
13 "Loan Branch Officer; Branch Manager" at Magellan Mortgage LLC
14 in Salem from 1997 to March 1998.

15 7. On April 22, 2008, Envision Lending Group submitted a
16 corrected SDH Branch application and corrected Tim Korte's loan
17 originator information (the "Korte Notice") to DFCS. The Korte
18 Notice represented that: 1) he was going to operate out of the
19 SDH Branch, 2) the date he began originating loans for Envision
20 Lending Group was "TBD," and 3) his loan originator start date
21 was "TBD." The Director considers each of these representations
22 to be a material fact.

23 8. On April 23, 2008, DFCS licensed Envision Lending Group
24 to transact business as a residential mortgage lender at the SDH
25 Branch.



1 9. On May 5, 2008, Envision Lending Group submitted a new
2 branch application for the Fairway Branch to DFCS.

3 10. On May 6, 2008, DFCS licensed Envision Lending Group
4 to transact business as a residential mortgage lender at the
5 Fairway Branch.

6 11. Prior to April 14, 2008, Michael Allen was employed as
7 a loan originator with Vintage Mortgage Trust located at 6446
8 Fairway Avenue SE, Suite 110, Salem, Oregon 97306.

9 12. On April 22, 2008, Michael Allen informed DFCS via
10 email that as of April 14, 2008, Vintage Mortgage Trust had
11 ceased to operate as a lender. Michael Allen further stated
12 that he is "currently now employed with Envision Lending Group
13 as a loan officer" and "will continue to operate under Envision
14 Lending" at the Fairway Branch. DFCS staff confirmed receipt of
15 that information with Michael Allen and canceled the Vintage
16 Mortgage License.

17 13. On April 22, 2008, Envision Lending Group submitted
18 loan originator information for Michael Allen to DFCS. DFCS did
19 not accept this notice because it represented that Mike Allen
20 would be operating in a branch that was out of state.

21 14. On April 23, 2008, Envision Lending Group submitted
22 corrected information (the "Allen SDH Notice") to DFCS. The
23 revised information represented that: 1) Michael Allen began
24 originating loans for Envision Lending Group on April 23, 2008,
25 and 2) Envision Lending Group had conducted a criminal



1 background check. The Director considers each of these
2 representations to be a material fact.

3 15. At the time of the submission of the Allen SDH Notice,
4 Envision Lending Group had requested a criminal background check
5 for Michael Allen, but the results had not yet been returned.

6 16. On April 23, 2008, Michael Allen asked DFCS staff via
7 email if DFCS had yet assigned him to be a loan originator for
8 Envision Lending Group. Michael Allen further stated, "Need to
9 show envision [sic] ASAP lenders are waiting to accept my
10 loans."

11 17. On May 5, 2008, Envision Lending Group provided notice
12 to DFCS that Michael Allen would be serving as a loan originator
13 at the Fairway Location (the "Allen Fairway Notice"). The Allen
14 Fairway Notice represented that: 1) Michael Allen would operate
15 out of the Fairway Branch, and 2) he began originating loans for
16 Envision Lending Group on April 23, 2008. The Director
17 considers each of these representations to be a material fact.

18 CONCLUSIONS OF LAW

19 The Director **CONCLUDES** that:

20 1. Respondents violated ORS 59.950(2) by failing to notify
21 the Director in writing that it intended to operate out of the
22 SDH Branch THIRTY (30) days prior to commencing operations at
23 that location.

24 2. Respondents violated ORS 59.950(2) by failing to notify
25 the Director in writing that they intended to operate out of the

1 Fairway Branch THIRTY (30) days prior to commencing operations
2 at that location.

3 3. Respondents violated ORS 59.930(4) by filing loan
4 originator information for Michael Allen on April 23, 2008 with
5 the Director.

6 4. Respondents violated ORS 59.930(4) by filing loan
7 originator information for Michael Allen on May 5, 2008 with the
8 Director.

9 5. Respondents violated ORS 59.930(4) by filing loan
10 originator information for Tim Korte on April 22, 2008 with the
11 Director.

12 6. Respondents violated ORS 59.972 by failing to complete a
13 criminal background check on Mike Allen prior to employing him
14 as a loan originator.

15 **ORDER**

16 1. The Director, pursuant to the authority under ORS
17 59.865, ORS 59.885, and ORS 59.870, hereby **ORDERS** that
18 Respondents, and any successor business or corporation, shall
19 **CEASE and DESIST** from violating any provision of the Oregon
20 Mortgage Lender Law, ORS 59.840 through 59.980, OAR 441-850-0010
21 through 441-885-0010 and any rule, order or policy issued by the
22 Director.

23 2. The Director **ACCEPTS** the voluntary surrender of
24 Envision Lending Group's Oregon mortgage lender license
25 effective as of February 2, 2009 (the "Date of Surrender") in

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350 Winter Street NE, Suite 410
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1 lieu of further administrative action.

2 The entry of this Order in no way limits further remedies
3 that may be available under Oregon Law.

4 Dated this 21st day of April, 2010 at Salem, Oregon.

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6 CORY STREISINGER, Director
7 Department of Consumer and Business Services

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9 /s/ David Tatman
10 David Tatman, Administrator
11 Division of Finance and Corporate Securities

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1 **CORPORATE CONSENT TO ENTRY OF ORDER**
2 **For Envision Lending Group, Inc.**

3
4 I, Amy Anderson, state that I am an officer of Envision
5 Lending Group, Inc. ("Envision Lending Group") and I am
6 authorized to act on its behalf; that I have read the foregoing
7 Order and that I know and fully understand the contents hereof;
8 that I and this entity have been advised of the right to a
9 hearing and of the right to be represented by counsel in this
10 matter; that Envision Lending Group voluntarily and without any
11 force or duress, consents to the entry of this Order, without
12 admitting or denying the factual allegations and conclusions of
13 law stated herein, expressly waiving any right to a hearing in
14 this matter; that Envision Lending Group understands that the
15 Director reserves the right to take further actions to enforce
16 this Order or to take appropriate action upon discovery of other
17 violations of the Oregon Mortgage Lender Law; and that Envision
18 Lending Group will fully comply with the terms and conditions
19 stated herein.

20 Envision Lending Group, Inc. further assures the Director
21 that neither Envision Lending Group, Inc. nor its officers,
22 directors, employees or agents will engage in residential
23 mortgage activity in Oregon unless such activities are in full
24 compliance with Oregon Mortgage Lender Law and rules.

25 //

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1 Envision Lending Group understands that this Consent
2 Order is a public document.

3

4 Dated this 13 day of April, 2010.

5

ENVISION LENDING GROUP, INC.

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By /s/ Amy Anderson
(Signature of officer)

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President
(Office Held)

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CORPORATE ACKNOWLEDGMENT

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There appeared before me this 13 day of April, 2010, Amy Anderson, who was first duly sworn on oath, and stated that she was and is President of Envision Lending Group and that she is authorized and empowered to sign this Consent to Entry of Order on behalf of Envision Lending Group, and to bind Envision Lending Group to the terms hereof.

/s/ Julee Roxburgh
(Individual)

Julee Roxburgh
(Printed Name of Notary Public)
Notary Public for the
State of: Utah
My commission expires: 05-05-2010

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

2

3 Dated this 13 day of April, 2010.

4

5 By: /s/ Amy Anderson

6 Amy Anderson

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9 **ACKNOWLEDGMENT**

10 Signed before me this 13 day of April, 2010 by Amy
11 Anderson, who was first duly sworn on oath.

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13

14 /s/ Julee Roxburgh
(Individual)

15

16 Julee Roxburgh
(Printed Name of Notary Public)

17 Notary Public for the

18 State of: Utah

19 My commission expires: 05/05/2010

20

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

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3 Dated this 13th day of April, 2010.

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5 By /s/Jerry Anderson

6 Jerry Anderson

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9 **ACKNOWLEDGMENT**

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11 Signed before me this 13 day of April, 2010 by Jerry
12 Anderson, who was first duly sworn on oath.

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14 /s/ Julee Roxburgh
(Individual)

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16 Julee Roxburgh
(Printed Name of Notary Public)
Notary Public for the
17 State of: Utah

18

My commission expires: 05/05/2010

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