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3 STATE OF OREGON
4 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
5 DIVISION OF FINANCE AND CORPORATE SECURITIES

6 In the Matter of:

Case No. M-13-0068

7 EMAN PARVIN-KARIMI
8 NMLS ID # 847917,

FINAL ORDER REVOKING MORTGAGE
LOAN ORIGINATOR LICENSE
ENTERED BY DEFAULT

9 Respondent.

10 On May 7, 2013, the Director of the Department of Consumer and Business Services for
11 the State of Oregon (the "Director"), acting under the authority of ORS 59.005 to 59.451, 59.991
12 and 59.995 (the "Oregon Securities Law"), and the Oregon Administrative Rules adopted
13 thereunder, and ORS 183.415(3), duly served Eman Parvin-Karimi ("Respondent") with a true
14 copy of Administrative Order M-13-0068, Proposed Order Revoking Mortgage Loan Originator
15 License and Notice of Right to a Hearing (the "Notice Order") at the Respondent's last known
16 address.

17 In accordance with OAR 137-003-0075, the Notice Order designated the Division's file,
18 including all materials submitted by the Respondent, as the record for the purpose of making a
19 prima facie case in the event that the Director entered a final order against the Respondent by
20 default.

21 The Respondent did not timely request a hearing.

22 Now, therefore, on consideration of the record, the Director issues the following Findings
23 of Fact, Conclusions of Law and Final Order.

24 I. FINDINGS OF FACT

25 The Director FINDS that:

- 26 1. The Director issued Eman Parvin-Karimi ("Respondent") an Oregon mortgage loan





1 originator license on January 30, 2012. At the time, Respondent was eligible for the license, in
2 part, because he had not had a mortgage license revoked in any jurisdiction, a criteria for
3 licensure under ORS 86A.212(1)(b).

4 2. On April 23, 2013, the Georgia Department of Banking and Finance (“GDBF”) issued a
5 Final Order of Revocation of Mortgage Loan Originator’s License (the “Final Order”) to
6 Respondent. The Final Order officially revoked Respondent’s mortgage loan originator license
7 in that state.

8 II. CONCLUSIONS OF LAW

9 The Director CONCLUDES that:

10 3. Because the GDBF revoked the mortgage loan originator license issued to Respondent in
11 that state, Eman Parvin-Karimi no longer meets the criteria in ORS 86A.212(1)(b) to have an
12 Oregon mortgage loan originator license, which constitutes grounds to revoke the license
13 pursuant to ORS 86A.224(1)(b).

14 III. ORDER

15 Now, therefore, the director issues the following ORDER:

16 4. The Director, pursuant to ORS 86A.224(1)(b), hereby REVOKES Eman Parvin-Karimi’s
17 Oregon mortgage loan originator license.

18 IV. AUTHORITY OF THE DIRECTOR TO SEEK OTHER REMEDIES UNDER 19 OREGON LAW

20 5. This Order is a “Final Order” under ORS 183.310 (6)(b). Subject to that provision, the
21 entry of this Order does not limit other remedies that are available to the Director under Oregon
22 law.

23 IT IS SO ORDERED.

24 Dated this 2nd day of August, 2013.

25
26 PATRICK M. ALLEN, Director
Department of Consumer and Business Services

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/s/ David Tatman
David C. Tatman, Administrator
Division of Finance and Corporate Securities

NOTICE

Except as provided in ORS 59.295(2), you could be entitled to judicial review of this Order. Any such appeal would take place before the Oregon Court of Appeals (the “Court”) pursuant to the provisions of ORS 183.482 – ORS 183.484. If you are entitled to judicial review, a petition for review must be filed with the Court within 60 days from the date of service of this Order.

NOTICE TO ACTIVE DUTY SERVICE MEMBERS

Active duty service members have a right to stay these proceedings under the federal Servicemembers Civil Relief Act. For more information contact the Oregon State Bar at 800-452-8260, the Oregon Military Department at 800-452-7500 or the nearest United States Armed Forces Legal Assistance Office through <http://legalassistance.law.af.mil>.

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