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

5 In the Matter of:

Case No. M-13-0195

6 DINO PATRICK PUMA
7 NMLS ID # 298018,

Respondent.

PROPOSED ORDER REVOKING
MORTGAGE LOAN ORIGINATOR
LICENSE
AND
NOTICE OF RIGHT TO A HEARING

8
9 As set forth below, the Director of the Department of Consumer and Business Services
10 for the State of Oregon (the "Director"), acting by the authority of the Chapter 86A of the
11 Oregon Revised Statutes (hereinafter cited as "the Oregon Mortgage Lender Law"), proposes to
12 take administrative action against the respondent named in this document.

13 I. FINDINGS OF FACT

14 The Director FINDS that:

15 1. The Director issued Respondent an Oregon mortgage loan originator license on August 2,
16 2012. The license has been renewed and will expire on December 31, 2013, unless renewed. At
17 the time the license was issued, Respondent was eligible for the license, in part, because he had
18 not had a mortgage license revoked in any jurisdiction, a criteria for licensure under ORS
19 86A.212(1)(b).

20 2. On June 24, 2013, the California Department of Real Estate ("CA-DRE") issued a
21 Decision (the "Decision") in case number H-5879 SAC and OAH No. 2012100060 adopting the
22 Proposed Decision dated May 20, 2013 issued in the same case (the "Proposed Decision"). The
23 Proposed Decision ordered the revocation of the real estate salesperson and mortgage loan
24 originator licenses issued to Respondent by the CA-DRE. By adopting the Proposed Decision,
25 the Decision officially revoked Respondent's real estate salesperson and mortgage loan
26 originator licenses issued by the CA-DRE effective noon on July 30, 2013.

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



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1 II. CONCLUSIONS OF LAW

2 The Director CONCLUDES that:

3 3. Because the CA-DRE revoked the mortgage loan originator license issued to Respondent
4 in that state effective July 30, 2013, Dino Patrick Puma no longer meets the criteria in ORS
5 86A.212(1)(b) to have an Oregon mortgage loan originator license, which constitutes grounds to
6 revoke the license pursuant to ORS 86A.224(1)(b).

7 III. ORDER

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

9 4. The Director, pursuant to ORS 86A.224(1)(b), hereby REVOKES Dino Patrick Puma's
10 Oregon mortgage loan originator license.

11 IV. DESIGNATION OF RECORD

12 5. In accordance with OAR 137-003-0001, the Director designates the Division's file,
13 including all materials submitted by a party, as the record in this case for the purpose of proving
14 a prima facie case in the even the Director issues a Final Order by Default.

15 IT IS SO ORDERED.

16 Dated this ___12th___ day of ___November___, 2013.

17
18 PATRICK M. ALLEN, Director
Department of Consumer and Business Services

19
20 ___/s/ David Tatman___
David C. Tatman, Administrator
Division of Finance and Corporate Securities

21
22 NOTICE OF RIGHT TO AN ADMINISTRATIVE HEARING

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24 As provided by the Oregon Administrative Procedures Act, ORS Chapter 183, any person
25 affected by the foregoing is entitled to a formal contested case hearing before an Administrative
26 Law Judge assigned by the Office of Administrative Hearings.

26 In accordance with ORS 86A.139, a party must file a written request for a contested case
hearing within 20 days from the date the order was served personally, or by registered or



1 certified mail. An order that is served by registered or certified mail is complete and effective on
2 the date it is mailed to the correct address, even if it is not received by the person to be notified
or if that person fails or refuses to accept service of the order.

3 If a party does not timely file a hearing request, their right to a hearing shall be
4 considered waived.

5 A written hearing request should be directed to:

6 Department of Consumer and Business Services
7 Division of Finance and Corporate Securities
8 350 Winter Street NE, Room 410
9 Salem, OR 97301-3881
10 Attn: Kirsten Anderson

11 In accordance with OAR 137-003-0554(4), a party that is a natural person may submit a
12 hearing request without the assistance of an attorney.

13 Subject to exceptions, any hearing request that is submitted on behalf of a corporation,
14 partnership, limited liability company, unincorporated association, trust or governmental body by
15 a person that is not licensed to practice law in Oregon must be ratified, in writing, by a person
16 that is allowed to practice law in Oregon within 28 days of the day the hearing request was
17 received by the Director. In that circumstance, the filing date will be the date the hearing request
18 was received, not the ratification date. A hearing request that is not properly ratified is invalid.

19 Any party that validly requests a hearing will be notified of the time and place of the
20 hearing. If a party does request a hearing, additional information regarding rights of the party
21 will be provided prior to the hearing. A legal aid organization may be able to assist a party with
22 limited financial resources.

23 The Director may enter a final order by default against any part that: 1) does not file a
24 request a for a hearing within 20 days from the date the order was served; 2) files a hearing
25 request, but does not timely ratify it (if required); 3) withdraws the request for a hearing; or 4)
26 notifies the Director of the Department of Consumer and Business Services or the Administrative
Law Judge that they will not appear, or fails to appear, at the scheduled hearing.

27 STATEMENT OF REASONABLE ACCOMODATION

28 All proceedings will be conducted in a wheelchair accessible location. Written materials
29 may be provided and/or graphic displays may be presented during the proceeding. For any other
30 accommodation needed by individuals due to a disability, please contact the agency contact
31 noted below.

32 AGENCY CONTACT INFORMATION

33 Questions concerning the issues raised in this order may be directed to Kirsten Anderson,
34 Oregon Department of Consumer and Business Services, Division of Finance and Corporate
35 Securities, telephone (503) 947-7478.
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