



1 originator license on August 11, 2014 by completing an application through the
2 Nationwide Mortgage Licensing System (“the application”).

3 2. As part of the application, Harms replied affirmatively to the question:
4 “(H)(1) Have you ever been convicted of or pled guilty or nolo contendere (“no
5 contest”) in a domestic, foreign, or military court to committing or conspiring to
6 commit a misdemeanor involving: (i) financial services or a financial services-
7 related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or
8 wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii)
9 counterfeiting, or (ix) extortion?”

10 3. In response to her yes answer to question H-1, Harms provided an explanation
11 that she had “refunded money onto a co-workers [sic] gift card for an amount that was no
12 applicable” while employed in a retail establishment.

13 4. A review of the records provided with the application indicates that Ms. Harms
14 entered a guilty plea to the misdemeanor charge of embezzlement in the State of
15 Michigan v. Ashley Marie Harms, case number 13-000599.

16 5. On July 22, 2014, as part of youthful offender program, she was placed on
17 twelve months probation for the crime and ordered to, among other things, complete an
18 economic crime class and pay \$1,095 in fees, costs and fines. If Harms successfully
19 completes her probation, the guilty plea will be set aside.

20 CONCLUSIONS OF LAW

21 1. Because Harms entered a guilty plea to embezzlement, a misdemeanor of
22 which an essential element is dishonesty or false statements, in a state court, the Director
23 may not issue a license to Harms pursuant to ORS 86A.212(1)(c).

24 2. Because the Director finds that Harms’ guilty plea to misdemeanor
25 embezzlement in a state court justifies the decision to deny Harms a mortgage loan
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1 originator license under ORS 86A.212(1)(c), ORS 86A.224(1)(b) authorizes the Director
2 to place conditions upon the mortgage loan originator license issued to Harms.

3 **ORDER**

4 **NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDERS:**

5 The Director, pursuant to ORS 86A.224(1)(b) hereby **ORDERS** that, effective the
6 date of this order, a conditional Oregon mortgage loan originator license shall be issued
7 to Ashley Marie Harms, NMLS 1194977. The conditions shall remain on the license
8 until further order of the Director. Ashley Marie Harms may apply to have to conditions
9 on her license removed upon a showing that she has satisfied the conditions of this order,
10 is not currently the subject of any pending criminal cases, is not on probation in any
11 criminal cases and is otherwise qualified to receive a license without conditions. In
12 addition to the requirements of any mortgage loan originator licensee, including but not
13 limited to continuing education and renewal requirements, the conditional license shall be
14 subject to the following conditions:

- 15 1. Ashley Marie Harms will comply with ORS Chapter 86A, OAR 441-850-0050
16 through OAR 441-885-0010 and any rule, order, or policy issued by the Director.
- 17 2. Ashley Marie Harms shall comply with all terms of her probation imposed in the
18 State of Michigan v. Ashley Marie Harms, case number 13-000599.
- 19 3. If Ashley Marie Harms fails to comply with the conditions of her license, Ashley
20 Marie Harms agrees to notify the Division and surrender her license immediately.
21 If Ashley Marie Harms fails to surrender her license within seven days of
22 providing notification to the Division or from the date in which the Division
23 notifies Harms that the Director believes there has been a violation of this Order,
24 Ashley Marie Harms agrees that the conditional mortgage loan originator license
25 shall be revoked immediately.
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1 The date of this order is the day the Director or Director's nominee signed the
2 order. The entry of this Order in no way limits further remedies which may be available
3 to the Director under Oregon law.

4 Dated this 2nd day of December, 2014.

5
6 Patrick M. Allen, Director
7 Department of Consumer and Business Services

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

11 **CONSENT TO ENTRY OF ORDER**

12 I, Ashley Marie Harms, state that I have read the foregoing Order and that I know
13 and fully understand the contents hereof, that I have been advised of the right to a hearing
14 and of the right to be represented by counsel in this matter; and desire to resolve and
15 settle this matter with the Director without admitting or denying the findings or
16 conclusions set for herein. I voluntarily and without any force or duress consent to the
17 entry of this Order, expressly waiving any right to a hearing in this matter. I understand
18 that the Director reserves the right to take further actions to enforce this Order or to take
19 appropriate action upon discovery of violations of the Oregon Mortgage Lender Law; and
20 that I will fully comply with the terms and conditions stated herein.

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

22 Dated this 25th day of November, 2014

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24 By: /s/ Ashley Harms
25 Ashley Marie Harms

26 Subscribed and sworn to before me this 25th day of November 2014

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____/s/ Stephanie Jewell _____
Signature of Notary

____Stephanie Jewell _____
Printed Name of Notary Public

Notary Public for the State of: __ MI _____

My commission expires: _3/25/2021 _____

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