

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATIONS

In the Matter of:

**WADOT Capital Inc., NMLS No. 3213,
and Nicole House,**

Respondents.

M-15-0140b

**Order to Cease and Desist and
Consent to Entry of Order as to House
only**

The Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”) conducted an investigation of WADOT Capital Inc. (WADOT) and Nicole House (House) and determined that WADOT engaged in activities constituting a violation of ORS 86A.100 et seq. and OAR 441-850-0005 through 441-885-0010 (hereinafter collectively cited as the “Oregon Mortgage Lender Law”) and House wishes to resolve and settle this matter with the Director. This matter pertains to House only.

WADOT is handled as a separate matter.

As evidenced by the authorized signature subscribed on this order, House consents to entry of this order upon the Director’s Findings of Fact and Conclusions of Law as stated hereinafter:

FINDINGS OF FACT

The Director finds that:

1. WADOT is a foreign business corporation first incorporated in Washington on January 19, 2001, with a principal place of business located at 5413 Meridian Avenue N, Ste. C, Seattle, Washington.
2. WADOT is registered with the Oregon Secretary of State’s office to do business in Oregon and has been licensed with the Oregon Secretary of State’s Office since September of 2004. WADOT obtained its Oregon Mortgage Loan Originator’s license, No. ML-5331 on April 28, 2015.



1 CONSENT TO ENTRY OF ORDER

2 I, Nicole House, state that I have read the foregoing order and that I know and fully
3 understand the contents thereof. I have been advised of the right to a hearing and of the right
4 to be represented by counsel in this matter. I voluntarily and without any force or duress
5 consent to the entry of this order expressly waiving any right to a hearing in this matter. I
6 understand that the Director reserves the right to take further actions to enforce this order or to
7 take appropriate action upon discovery of other violations of the Oregon Mortgage Lender
8 Law. I will fully comply with the terms and conditions stated herein.

9 I further assure the Director that I will not effect mortgage transactions in Oregon
10 unless I am in full compliance with the Oregon Mortgage Lender Law. I understand that this
11 consent order is a public document.

12
13 /S/ Nicole House
14 Nicole House

15 ACKNOWLEDGMENT

16 State of Washington)
17)
18 County of)

19 This instrument was acknowledged before me on April 14, 2016.

20 /S/Natalie Ann F. Wiseman
21 Notary Public

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

