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**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION**

In the Matter of:

M-16-0153

Juniper Capital Corporation

**Final Order to Cease and Desist and
Consent to Entry of Order**

Respondent.

The Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter “the Director”) conducted an investigation of Juniper Capital Corporation (Juniper) and determined that Juniper 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”). Juniper now wishes to resolve and settle this matter with the Director.

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

FINDINGS OF FACT

The Director finds that:

1. Juniper is a foreign business corporation first incorporated in Washington on March 4, 2012, with a business location of 22500 SE 64th Place, Ste. 230, Issaquah, WA.
2. Juniper has been registered with the Oregon Secretary of State’s office to do business in Oregon since April 26, 2016, but never been licensed with the Division of Financial Regulation to provide mortgage lending services secured by residential property in Oregon.
3. On or about August 28, 2015, the Division of Finance and Corporate Securities (nka the Division of Financial Regulation) (Division) learned that Juniper was engaging in

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





1 mortgage lending activity involving Oregon residents or making loans on residential property
2 located in Oregon.

3 4. During the ensuing investigation, the Division discovered that Juniper was not
4 licensed with the Division to provide mortgage lending services secured by residential
5 property located in Oregon.

6 5. The investigation further revealed that Juniper maintained a website indicating that
7 the company made residential loans for Oregon properties while unlicensed by Oregon to do
8 so.

9 6. In response to questions posed by the Division, Juniper revealed that it had engaged
10 in two instances of unlicensed mortgage lending activity in Oregon. One instance occurred on
11 or about June 3, 2012, and involved borrower PC. The second instance occurred on or about
12 June 13, 2015, and involved borrower JH.

13 7. Juniper stated that the loans were used for commercial purposes rather than
14 residential purposes. Juniper further stated that it was unaware that licensing was required in
15 Oregon because Washington did not require licensing for Juniper's loan activities. Juniper
16 further stated that it would not be seeking a license from Oregon and would not be offering
17 loans in Oregon for residential properties.

18 8. In response to the advertising issue, Juniper published a statement on their website
19 stating that the company only made residential investment loans on five or more residential
20 units.

21 CONCLUSIONS OF LAW

22 The Director concludes that:

23 1. Juniper acted as a "mortgage broker" under ORS 86A.100(5)(a)(C) when it for
24 compensation, or in the expectation of compensation, either directly or indirectly made,
25 negotiated, or offered to make or negotiate a mortgage loan.

26 //

1 5. Juniper shall submit to the Director payment of \$2,000 at the time the Consent
2 Order is submitted to the Director.

3 Dated this 1st day of September, 2016.

4
5 PATRICK M. ALLEN, Director
6 Department of Consumer and Business Services

7 /S/ David Tatman
8 David C. Tatman, Chief Enforcement Officer
9 Division of Financial Regulation
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