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

6 **In the Matter of:**

7 **Robert Cooley, NMLS No. 235888**

8 **Respondent.**

**M-16-0289b**

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

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10 The Director of the Department of Consumer and Business Services for the State of  
11 Oregon (the Director) conducted an investigation of Guild Mortgage Company (Guild) and  
12 Robert Cooley (Cooley) and determined that Cooley engaged in activities constituting a  
13 violation of ORS 86A.100 et seq. and OAR 441-850-0005 through 441-885-0010 (collectively  
14 cited as the Oregon Mortgage Lender Law). Cooley now wishes to resolve and settle this  
15 matter with the Director. Guild’s activities are dealt with in Final Order M-16-0289a.

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

19 **FINDINGS OF FACT**

20 The Director finds that:

- 21 1. Guild is a foreign business corporation first incorporated in California on August  
22 10, 1960. Guild’s current headquarters are located at 5898 Copley Drive, Stes. 300, 400, and  
23 500, San Diego, CA 92111.
- 24 2. Guild has a number of branch offices, including a branch office in Walnut Creek,  
25 California.
- 26 3. Robert Cooley is the Branch Manger for the Walnut Creek office.







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2. The Director, pursuant to ORS 86A.992, may assess a civil penalty in an amount not to exceed \$5,000 per violation against any person who violates or who procures, aids or abets in the violation of any provision of ORS 86A.095 to 86A.198 or any rule or order issued under ORS 86A.124 or 86A.242.

3. The Director, pursuant to ORS 86A.992(2), hereby orders Cooley to pay a civil penalty of \$5,000 for one violation of ORS 86A.203(1)(a).

4. However, the Division will suspend \$4,000 of the civil penalty so long as Cooley does not violate any provision of the Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 or any rule, order, or policy issued by the Division. If Cooley is found to have committed any such violation, then the suspended portion of the assessed civil penalty will become immediately due and payable. If Cooley does not violate the Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 or any rule, order, or policy issued by the Division in three years from the date of the Final Order, the suspended portion of the civil penalty is waived.

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

Dated this 15 day of August, 2016.

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

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

