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

In the Matter of: JULIE F. GATTENIO, Respondent.	Case No. M-16-0333 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On May 11, 2017, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), by and through the Division of Financial Regulation ("Division") and acting pursuant to the authority contained in Oregon Revised Statutes ("ORS") 86A.100 *et seq*., and Oregon Administrative Rules ("OAR") 441-850-0005 through 441-885-0010 ("Oregon Mortgage Lender Law"), properly served notice ("Notice") on Julie F. Gattenio ("Respondent") that the Director intended to issue an order revoking Respondent's Oregon mortgage loan originator's license.

The Notice offered Respondent an opportunity for a hearing if requested within 20 days of service of the Notice. The Notice further informed Respondent that if a hearing was not conducted because Respondent did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Respondent in this case would automatically become part of the contested case record for the purpose of proving a prima facie case.

The Director did not receive from Respondent a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a prima facie case.

NOW THEREFORE, after considering the relevant portions of the Division's file relating to this matter, the Director finds and orders as follows.

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

FINDINGS OF FACT

The Director FINDS that:

1. Respondent applied for her first Oregon mortgage loan originator's license ("License") on July 18, 2016. Respondent's National Mortgage Licensing System ("NMLS") identification number is 1504054.

2. Respondent's License application reflected that Respondent successfully passed the SAFE Mortgage Loan Originator Test – National Component with Uniform State Content ("Test") on June 29, 2016.

3. On July 26, 2016, the Division of Financial Regulation ("Division") approved Respondent's License application.

4. On or around July 29, 2016, the Conference of State Bank Supervisors and State Regulatory Registry ("SRR") notified Respondent that SRR initiated an investigation regarding a report that Respondent violated the NMLS Rules of Conduct for Test Takers and the Candidate Test Security and Confidentiality Agreement while taking the Test.

5. On or around August 22, 2016, the Investigative Review Committee for SRR completed an investigation into Respondent's reported Test violations and determined that Respondent violated the following rules of conduct:

A. Rule of Conduct #6 for accessing her locker or personal belongings during her break.

B. Rule of Conduct #10 for engaging in conduct that would be contrary to good character or reputation, or engaging in behavior that would cause the public to believe that she would not operate in the mortgage loan business lawfully, honestly or fairly.

C. Rule of Conduct #11 for engaging in conduct that is dishonest or fraudulent, or would adversely impact the integrity of the test or the test procedure.

6. On May 11, 2017, the Division properly served notice on Respondent that the

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Director intended to revoke Respondent's License. Respondent had 60 days to timely request a hearing. The Division did not receive a request for hearing from Respondent.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. Pursuant to ORS 86A.127(4), if the Director has reasonable cause to believe that any person has been engaged, is engaging or is about to engage in any violation of any provision of ORS 86A.095 to 86A.198, may issue an order, subject to ORS 86A.139, directed to the person, and to any other person directly or indirectly controlling the person, to cease and desist from the violation or threatened violation.

8. Pursuant to 86A.115(2), the Director may by order deny or revoke a license if the Director finds that the applicant or licensee engaged in dishonest, fraudulent or illegal practices or conduct in any business or profession or unfair or unethical practices or conduct in connection with the mortgage business.

ORDERS

Now therefore, the Director issues the following Order and Proposed Order:

9. The Director, pursuant to ORS 86A.127(4), hereby ORDERS Respondent to CEASE AND DESIST from violating any provision of the Oregon Mortgage Lender Law.

10. The Director, pursuant to ORS 86A.115(2), hereby REVOKES Respondent's License to conduct business as an Oregon mortgage loan originator.

SO ORDERED this 6th day of July, 2017.

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

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

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NOTICE OF RIGHT TO JUDICIAL APPEAL

You are entitled to judicial review of this order in accordance with ORS 183.482. You may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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