STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES

BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

In the Matter of: Robyn Bopp-Sullivan, Respondent.	**M-11-0017-2** **Order to Cease and Desist, Order Assessing Examination Fees, and Consent to Entry of Order**

WHEREAS the Director of the Department of Consumer and Business Services for the State of Oregon ("Director") conducted an investigation of Respondent and determined that Respondentd engaged in activities constituting violations of Oregon Revised Statutes ("ORS") 86A.100 *et seq.* and Oregon Administrative Rules ("OAR") 441-850-0005 through 441-885-0010 (collectively "Oregon Mortgage Lender Laws and Rules"); and

WHEREAS Respondent wishes to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signature subscribed on this Consent Order, Respondent hereby 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. Respondent was continuously registered with the Oregon Division of Finance and Corporate Securities ("Division") as a loan originator with Sullivan Mortgage Source, Inc. from August 15, 2002, through October 14, 2009, and from October 26, 2009, through January 29, 2010.

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Labor and Industries Building
350 Winter Street NE, Suite 410
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2. Respondent was continuously registered with the Division as a loan originator with AmericaHomeKey, Inc. ("AHK"), a Texas corporation, from January 31, 2011, through March 28, 2012.

3. Respondent has been continuously registered with the Division as a loan originator with Weststar Mortgage Corporation from March 15, 2012 through the date of Respondent's execution of this Consent Order.

4. For the period from January 30, 2010 through January 30, 2011, Respondent was not registered as a mortgage loan origination with any mortgage lender licensed with the Division.

5. On February 18, 2011, the Division initiated an examination of AHK's books and records ("2011 Examination").

6. Upon completion of the 2011 Examination and in a letter to AHK dated March 4, 2011("2011 Examination Report"), the Division noted, among other deficiencies, that Respondent accepted a loan application from Oregon residents TD and AD for a purchase money loan to be secured by Oregon real property. The loan closed on October 13, 2011.

7. In a letter dated April 6, 2011, AHK acknowledged to the Division that Respondent originated a loan for Oregon residents TD and AD after Respondent's license had lapsed on January 29, 2010, and prior to Respondent's re-licensing as an Oregon loan originator that became effective January 31, 2011.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

1. Respondent engaged in the business of a "mortgage loan originator", as that term is defined in ORS 86A.200(4)(a)(A) when Respondent accepted a loan application from Oregon residents TD and AD for a purchase money loan to be secured by Oregon real property.

2. Respondent violated ORS 86A.203(1)(a) when Respondent acted as a "mortgage loan originator" as described above without first being licensed with the Division as a mortgage loan originator.

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ORDER

NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDERS:

1. Pursuant to ORS 86A.127(4), The Director hereby ORDERS that Respondent CEASE AND DESIST from violating any provision of the Oregon Mortgage Lender Laws and Rules, or other orders issued by the Division.

2. Pursuant to ORS 86A.992, the Director may assess a CIVIL PENALTY of up to $5,000 for each violation of the Oregon Mortgage Lender Laws and Rules. Pursuant to this provision, the Director hereby ORDERS Respondent to pay a CIVIL PENALTY of $1,000 to the State of Oregon for violating ORS 86A.203(1)(a).

3. The entry into this Consent Order in no way limits any other remedies which may be available to the Director under Oregon law.

Dated this 26th day of June, 2012.

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

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

CONSENT TO ENTRY OF ORDER

I, Robyn Bopp-Sullivan, state that I have read the foregoing Consent Order and that I know and fully understand the contents hereof; that I have been advised of the right to a hearing and of the right to be represented by counsel in this matter; that I voluntarily and without any force or duress, consent to the entry of this Consent Order, expressly waiving any right to a hearing in this matter; that I understands that the Director reserves the right to take further actions to enforce this Consent Order or to take appropriate action upon discovery of other violations of the Oregon Mortgage Lender Laws and Rules and that I will fully comply with the

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terms and conditions stated herein.

I understand that this Consent Order is a public document.

Dated this 12th day of June 2012.

/s/ Robyn Bopp-Sullivan
Robyn Bopp-Sullivan

NOTARY ACKNOWLEDGEMENT

State of Washington)
)ss.
County of Pierce)

This instrument was acknowledged before me on June 12, 2012 by Robyn Bopp-Sullivan.

/s/ Darlene Hoffman
Notary Public – State of Washington

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