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

In the Matter of:	**M-12-0063**
Eric A. Wilson NMLS #68458 Respondent.	**Order to Cease and Desist, Order Assessing Civil Penalty, and Consent to Entry of Order**

WHEREAS the Director ("Director") of the Department of Consumer & Business Services for the State of Oregon ("Department") conducted an investigation into the activities of Eric A. Wilson ("Respondent") and has determined that Eric A. Wilson engaged in activities constituting violations of ORS 86A.095 et seq. ("Oregon Mortgage Lender Laws and Rules"); and

WHEREAS Eric A. Wilson and the Director desire to resolve this matter through the entry into a consent order as described below;

NOW THEREFORE, as evidenced by the authorized signature subscribed on this order, Eric A. Wilson hereby consents to the entry of this order ("Consent Order") upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter:

FINDINGS OF FACT

The Director finds that:

1. Based on a search of the Washington Secretary of State Corporations and Charities Division on July 6, 2012, Wilson Financial Group Inc. ("Wilson Financial"), as of the date of the search, is an active domestic Washington corporation (UBI No. 602835204) that was first filed on May 27, 2008.

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2. Based on a search of the Oregon Secretary of State Corporations Division website on July 6, 2012, Wilson Financial is an active foreign business corporation (Registry Nbr. 540251-93) first registered on August 29, 2008 and continuously registered through the date of the search.

3. Based on a search of the Division of Finance and Corporate Securities' ("Division") records on July 6, 2012, Wilson Financial obtained an Oregon mortgage broker license from the Division on September 4, 2008, and has been continuously licensed through the date of this search.

4. Beginning August 1, 2010, ORS 86A.203(1) required mortgage loan originators who originate Oregon residential mortgage loans to obtain a license with the Division.

5. Prior to the change in Oregon Law that required mortgage loan originators to obtain a license to originate any new loans starting August 1, 2010, the Division provided Respondent numerous notices of the changing law and deadline to comply.

6. On October 7, 2010, Respondent accepted an application for a residential mortgage loan to be secured by residential property located in Portland, Oregon.

7. Based on a search of the Division's records on July 6, 2012, Respondent obtained an Oregon mortgage loan originator's license to originate loans for Wilson Financial from the Division on December 22, 2010, and has been continuously licensed through the date of this search.

CONCLUSIONS OF LAW

8. The Director concludes that Respondent violated ORS 86A.203(1) by accepting an application for a residential mortgage loan to be secured by residential property located in Portland, Oregon without first being licensed with the Division as a mortgage loan originator.

ORDERS

NOW, THEREFORE, the Director issues the following orders:

Pursuant to ORS 86A.127, the Director hereby orders Respondent to cease and desist

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from violating the Oregon Mortgage Lender Laws and Rules.

Pursuant to ORS 86A.992, the Director may assess civil penalties of up to $5,000 per violation of the Oregon Mortgage Lender Laws and Rules. Further, the Director may assess civil penalties of up to $20,000 for a continuing violation of the Oregon Mortgage Lender Laws and Rules.

Pursuant to ORS 86A.992(1), the Director hereby orders Respondent to pay a civil penalty of $1,000 for the violation of ORS 86A.203(1).

Dated this 10th day of August, 2012.

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

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

CONSENT TO ENTRY OF ORDER

I, Eric Wilson, 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, consents to the entry of this consent order, expressly waiving any right to a hearing in this matter; that I understand 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 terms and conditions stated herein.

I further assure the Director that I will not effect mortgage transactions in Oregon

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unless such activities are in full compliance with Chapter 86A of the Oregon Revised Statutes.

I understand that this consent order is a public document.

Dated this 7th day of August, 2012.

/s/ Eric A. Wilson
Eric A. Wilson

NOTARY ACKNOWLEDGEMENT

State of Washington)
)ss.
County of King)

This instrument was acknowledged before me on August 7, 2012 by Eric A. Wilson.

/s/ Betty F. Parnell
Notary Public – State of Washington

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