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

In the Matter of: Kameron Kay Lavinder (NMLS ID# 202999), Respondent.	Case No. M-13-0191 Order Granting Conditional Mortgage Loan Originator License 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 into the fitness of Kameron Kay Lavinder (hereinafter "Lavinder" or "Respondent") to obtain a mortgage loan originator license under Oregon Revised Statutes (ORS) 86A.200 to 86A.239 and Oregon Administrative Rules (OAR) 441-850-0005 through 441-885-0010 (hereinafter collectively referred to as "Oregon Loan Originator Law");

WHEREAS the Director has determined that the public interest is served by issuing a conditional mortgage loan originator license to Lavinder pursuant to ORS 86A.224(1)(b);

WHEREAS Lavinder wishes to resolve her application for licensure expeditiously and in full cooperation with the Director, she agrees to enter into a consent agreement and order ("Order") for conditional licensure as a mortgage loan originator pursuant to ORS 86A.200 to 86A.239;

NOW THEREFORE, the Director **GRANTS** a conditional mortgage loan originator license to Lavinder subject to continuously meeting the requirements to maintain the license. Lavinder **CONSENTS** to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter:

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

I. FINDINGS OF FACT

The Director FINDS that:

1. Respondent, NMLS ID Number 202999, applied for an Oregon mortgage loan originator license on August 22, 2013 by completing an application ("Application") through the Nationwide Mortgage Licensing System ("NMLS").

2. Respondent's original application contained a "yes" answer to several disclosure questions including question A(1) on the Application, which asks "Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?".

3. Respondent's application disclosed she had petitioned for Chapter 13 bankruptcy protection in 2008 due to the market crash in 2007 but that she did not qualify for the payments as a result of the inclusion of her partner's income. The application further disclosed that she had petitioned for a Chapter 7 bankruptcy in 2002 that was discharged in 2012.

4. A review of court records relating to bankruptcies filed by Respondent indicates that Respondent has filed for bankruptcy protection a total of four times. She filed a petition for bankruptcy under Chapter 7 on October 26, 2001 that was dismissed for failure to complete the meeting of creditors on December 11, 2001. Respondent filed a petition for bankruptcy under Chapter 7 on January 15, 2002 for which she received a standard discharge on April 18, 2002. Respondent filed a petition for bankruptcy under Chapter 13 on January 10, 2008 that was dismissed on June 30, 2009. Finally, Respondent filed a petition for bankruptcy under Chapter 7 on August 16, 2012 for which she received a standard discharge on November 15, 2012.

II. CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Respondent has failed to demonstrate the financial responsibility, character, and general fitness to command the confidence of the community warranting a determination that Respondent will operate honestly, fairly, and efficiently as required under ORS

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86A.212(1)(d) and OAR 441-880-0210(1)(d) by filing for bankruptcy relief under Chapter 7 in 2001, 2002, and 2012 and under Chapter 13 in 2008 for which she received standard discharges in 2002 and 2012.

6. Respondent's lack of financial responsibility is grounds for the Director to deny the license under ORS 86A.212(1)(d) or deny, condition, revoke, or suspend the license under ORS 86A.224(1)(b).

III. ORDER

NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDERS:

7. The Director, pursuant to ORS 86A.224, hereby ORDERS that, effective the date of this order, the Oregon loan originator license issued to Respondent shall be conditioned until further order of the Director. In addition to the requirements of any mortgage loan originator licensee including, but not limited to, the continuing education and renewal requirements, the license shall be subject to the following conditions:

a. Respondent shall comply with ORS Chapter 86A, OAR 441-850-0050 through OAR 441-885-0010 and any rule, order, or policy issued by the Director.

b. Respondent shall file an amendment updating any information contained on Respondent's licensing application in NMLS within 30 days of the change of any information.

c. Respondent shall respond within 30 days to any deficiency placed on Respondent's license in the NMLS.

d. Respondent shall demonstrate financial responsibility under the standards set forth in OAR 441-880-0210. This specifically means that during any time that Respondent has an approved Oregon loan originator license Respondent shall not incur any new unpaid judgments, unpaid tax liens, foreclosures, bankruptcy filings or any three accounts that are 90 days or

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more past due, and must comply with repayment plans, if any, as required.

8. If Respondent fails to comply with the conditions of this license, Respondent agrees to notify the Division of the failure to meet the conditions and surrender the license immediately. If Respondent fails to surrender the license within seven days of providing notification to the Division or from the date that the Division notifies Respondent that the Director believes that there has been a violation of this Order, whichever is earlier, Respondent agrees that the conditional mortgage loan originator license shall be revoked immediately.

9. The date of this order is the day the Director or the Director's nominee signs the order. The entry of this Order does not in any way limit further remedies which may be available to the Director under Oregon law.

Dated this __2nd_____ day of ___October_____, 2013.

Patrick M. Allen, Director
Department of Consumer and Business Services

_/s/ David Taman _____
David C. Tatman, Administrator
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CONSENT TO ENTRY OF ORDER

I, Kameron Kay Lavinder, NMLS ID Number 202999, state that I have read the foregoing Order, and I know and fully understand the contents hereof. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. I desire to resolve and settle this matter with the Director. I voluntarily, without any force or duress, consent to the entry of this Order, expressly waiving any right to a hearing in this matter. I

understand that the Director reserves the right to take further actions to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Mortgage Lender Law, and I will fully comply with the terms and conditions stated herein.

I understand that this Consent Order is a public document.

Dated this __30th____ day of ___September_____, 2013.

_/s/ Kameron K Lavinder_____
Kameron Kay Lavinder

Subscribed and sworn to before me this _30____ day of __September____, 2013.

__/s/ Patricia Power _____
Signature of Notary

__Patricia Power_____
Printed Name of Notary Public
Notary Public for the State of: __ Oregon _____

My commission expires: _Nov. 8, 2016_____

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