

**RCW 31.04.035 License required—When violation occurs.** (1) No person may engage in any activity subject to this chapter without first obtaining and maintaining a license in accordance with this chapter.

(2) If a transaction violates subsection (1) of this section, any:

(a) Nonthird-party fees charged in connection with the origination of the residential mortgage loan must be refunded to the borrower, excluding interest charges; and

(b) Loan that is not a residential mortgage loan is null, void, uncollectable, and unenforceable.

(3) The director's obligations or duties under chapter 62, Laws of 2018 are subject to section 21, chapter 62, Laws of 2018. [2024 c 249 s 4; 2018 c 62 s 12; 2013 c 29 s 4; 2010 c 35 s 2; 2009 c 120 s 4; 2008 c 78 s 2; 1991 c 208 s 3.]

**Short title—Application—2024 c 249:** See notes following RCW 31.04.025.

**Findings—Declaration—2009 c 120:** See note following RCW 31.04.015.

**Severability—2008 c 78:** See note following RCW 31.04.025.