

Chapter 19.146 RCW
MORTGAGE BROKER PRACTICES ACT

Sections

- 19.146.005 Findings and declaration.
- 19.146.010 Definitions.
- 19.146.020 Exemptions from chapter.
- 19.146.0201 Loan originator, mortgage broker—Prohibitions—Requirements.
- 19.146.030 Written disclosure of fees and costs—Rules—Contents—Lock-in agreement terms—Excess fees limited.
- 19.146.040 Written contract required—Contract entered by loan originator binding on mortgage broker—Written loan broker agreement required.
- 19.146.050 Moneys for third-party provider services deemed in trust—Deposit of moneys in trust account—Use of trust account—Rules—Tax treatment.
- 19.146.060 Accounting requirements.
- 19.146.070 Fee, commission, or compensation—When permitted.
- 19.146.080 Borrowers unable to obtain loans—Mortgage broker to provide copies of certain documents—Conditions—Exceptions.
- 19.146.085 Duties—Generally.
- 19.146.095 Fiduciary duties.
- 19.146.100 Violations of chapter—Application of consumer protection act.
- 19.146.103 Financial interest in a mortgage broker—Prohibited practices.
- 19.146.110 Criminal penalty.
- 19.146.200 Mortgage broker or loan originator—License required—Suit or action for collection of compensation—Designated broker required.
- 19.146.205 License—Application—Applicant to furnish information establishing identity—Background check—Fee—Bond or alternative.
- 19.146.210 License—Requirements for issuance—Denial—Validity—Surrender—Interim license—Rules.
- 19.146.215 Continuing education—Rules.
- 19.146.218 Informal settlement of complaints or enforcement actions—Director's discretion.
- 19.146.220 Director—Powers and duties—Violations as separate violations—Rules.
- 19.146.221 Action by director—Hearing—Sanction.
- 19.146.223 Director—Administration and interpretation.
- 19.146.225 Director—Rule-making powers.
- 19.146.226 Director—Licensing rules and interim procedures.
- 19.146.227 Cease and desist order—Action to enjoin and enforce.
- 19.146.228 Fees—Exception.
- 19.146.230 Administrative procedure act application.
- 19.146.233 Subpoena authority—Application—Contents—Notice—Fees.
- 19.146.235 Director's authority to conduct investigations and examinations—Rules—Penalty.
- 19.146.237 Director—Powers under chapter 19.144 RCW.
- 19.146.240 Violations—Claims against bond or alternative.

19.146.245 Violations—Liability.
19.146.250 Authority restricted to person named in license—
Exceptions.
19.146.260 Registered agent for brokers without physical office in
state—Venue.
19.146.265 Branch offices—Fee—Licenses—Rules.
19.146.300 Loan originator license—Application—Applicant to
furnish information establishing identification—
Background check—Fees—Rules.
19.146.310 Loan originator license—Requirements for issuance—
Denial—Validity—Expiration—Surrender—Interim
license.
19.146.320 Loan originator license—Not assignable.
19.146.325 Loan originator license—Test.
19.146.340 Loan originator applicants.
19.146.350 Loan originators—Continuing education—Requirements.
19.146.353 Residential mortgage loan modification services—Written
fee agreement—Limitation on fees—Rules.
19.146.355 Third-party residential mortgage loan modification
services providers—Duties—Restrictions.
19.146.357 Mortgage loan originator—License required—Nationwide
mortgage licensing system and registry.
19.146.360 Director's duty—Process to challenge information—
Nationwide mortgage licensing system and registry.
19.146.370 Disclosure of information—Privilege—Confidentiality—
Exceptions.
19.146.380 Director's authority to contract—Records and fees.
19.146.390 Mortgage brokers—Call reports—Licensing system and
registry.
19.146.400 Director's authority—Violation and enforcement
reporting.
19.146.900 Short title.
19.146.903 Effective dates—1994 c 33.
19.146.904 Implementation of act—2006 c 19.
19.146.905 Effective date—2006 c 19.