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AUG 04 2010

J. DAVID NAVARRO, Clerk  
By RIC NELSON  
DEPUTY

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Attorney General

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**IN THE DISTRICT COURT OF THE FOURTH JUDICIAL DISTRICT  
OF THE STATE OF IDAHO, IN AND FOR ADA COUNTY**

STATE OF IDAHO, DEPARTMENT OF	)	
FINANCE, CONSUMER FINANCE	)	
BUREAU,	)	Case No. CV OC 09 05284
	)	
Plaintiff,	)	
	)	<b>JUDGMENT AND PERMANENT</b>
vs.	)	<b>INJUNCTION</b>
	)	
ACCESS MORTGAGE COMPANY,	)	
INC., a Washington corporation,	)	
	)	
Defendant.	)	
	)	

On July 16, 2010, this Court entered its “Memorandum Decision and Order” (Decision) against Defendant ACCESS MORTGAGE COMPANY, INC. in the above-captioned action.

Now, pursuant to such Decision, THE COURT HEREBY FINDS that Defendant ACCESS MORTGAGE COMPANY, INC. has violated the Idaho Residential Mortgage Practices Act, Title 26, Chapter 31, Idaho Code, and the Idaho Financial Fraud Prevention Act,

Title 67, Chapter 27, Idaho Code, as alleged in Counts One through Eight and Count Twelve of the Plaintiff's Verified Complaint filed in the above-captioned matter.

FURTHER, the Court hereby ORDERS, ADJUDGES AND DECREES as follows:

**INJUNCTIVE RELIEF**

Defendant ACCESS MORTGAGE COMPANY, INC. is permanently enjoined from engaging in any acts or practices which would constitute violations of the (Idaho) Residential Mortgage Practices Act, Idaho Code § 26-31-101 *et seq.* (formerly Idaho Code § 26-3101 *et seq.*), and any rule promulgated thereunder, pursuant to Idaho Code § 26-3106(1)(a), in effect at the time the conduct underlying this action occurred; further,

Defendant ACCESS MORTGAGE COMPANY, INC. is permanently enjoined from engaging in any acts or practices which would constitute violations of any provision of the Idaho Financial Fraud Prevention Act, Idaho Code § 67-2750 *et seq.*, and any rule promulgated thereunder, pursuant to Idaho Code § 67-2755(4).

**MONEY JUDGMENT**

The Court hereby awards a money judgment to the State of Idaho, Department of Finance, Consumer Finance Bureau (Department), Plaintiff herein, to be paid by Defendant ACCESS MORTGAGE COMPANY, INC., in the total amount of one million eighty-two thousand three hundred twenty-two dollars and eighteen cents (\$1,082,322.18).

Such total money judgment amount includes penalties payable to the Department by Defendant ACCESS MORTGAGE COMPANY, INC., pursuant to the Idaho Residential Mortgage Practices Act and the Idaho Financial Fraud Prevention Act in the amount of one million fifty-five thousand dollars (\$1,055,000.00), as authorized by Idaho Code § 26-

3106(1)(b), in effect at the time the conduct underlying this action occurred, and Idaho Code § 67-2755(2)(b).

Additionally, such total money judgment amount includes the amount of twenty-seven thousand three hundred twenty-two dollars and eighteen cents (\$27,322.18) payable to the Department by Defendant ACCESS MORTGAGE COMPANY, INC. as restitution on behalf of Robert and Maxine Crandall, pursuant to Idaho Code § 26-3106(1)(e).

DATED this \_\_\_\_\_ day of AUG 02 2010, 2010.

**PATRICK H. OWEN**

\_\_\_\_\_  
PATRICK H. OWEN  
District Judge

**CERTIFICATE OF MAILING**

I HEREBY CERTIFY that on this \_\_\_\_\_ day of AUG 04 2010, 2010, I served a true and correct copy of the foregoing JUDGMENT AND PERMANENT INJUNCTION upon the following by the designated means:

A. René Martin  
Deputy Attorney General  
Idaho Department of Finance  
PO Box 83720  
Boise, Idaho 83720-0031

U.S. Mail, postage prepaid  
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Seattle, Washington 98102

U.S. Mail, postage prepaid  
 Certified mail  
 Facsimile  
 Hand delivery

**J. DAVID NAVARRO**  
**RIC NELSON**

**SEAL**

\_\_\_\_\_  
Clerk