

APR 27 2009

J. DAVID NAVARRO, Clerk  
By JENNIFER KENNEDY  
DEPUTY

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Attorneys for Plaintiff

**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 05919
	)	
Plaintiff,	)	
	)	<b>DEFAULT JUDGMENT</b>
vs.	)	
	)	
CHRISTOPHER ALLAN STRAWN,	)	
	)	
Defendant.	)	
	)	

Christopher Allan Strawn, Defendant herein, having been duly served with process, and having failed to appear and plead to or answer Plaintiff's Verified Complaint filed herein in the manner required by law, and the legal time for answering having expired;

NOW, THEREFORE, THE COURT HEREBY FINDS that Defendant Christopher Allan Strawn has violated the Residential Mortgage Practices Act, Title 26, Chapter 31, Idaho Code,

and federal laws, including the Real Estate Settlement Procedures Act, 12 USC § 2601, *et seq.*, and Regulation X, 24 CFR § 3500, *et seq.* as alleged in Counts One through Eight of Plaintiff's Verified Complaint filed in the above-captioned matter.

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

**I.**

**INJUNCTIVE RELIEF**

1. Defendant Christopher Allan Strawn is permanently enjoined from engaging in any acts or practices which would constitute violations of the Residential Mortgage Practices Act and any rule promulgated thereunder, pursuant to Idaho Code § 26-3106(1)(a) and related federal laws including the Real Estate Settlement Procedures Act, 12 USC § 2601, *et seq.*, and Regulation X, 24 CFR § 3500, *et seq.*

2. Defendant Christopher Allan Strawn is specifically permanently enjoined from engaging in any of the following acts or conduct:

a. Soliciting, accepting, or offering to accept an application for a residential mortgage loan without first obtaining a license issued to Defendant Christopher Allan Strawn pursuant to the Residential Mortgage Practices Act;

b. Assisting a borrower or offering to assist a borrower in the preparation of a residential mortgage loan application without first obtaining a license issued to Defendant Christopher Allan Strawn pursuant to the Residential Mortgage Practices Act;

c. Negotiating or offering to negotiate the terms or conditions of a residential mortgage loan with a borrower without first obtaining a license issued to Defendant Christopher Allan Strawn pursuant to the Residential Mortgage Practices Act; or

d. Engaging in any mortgage brokering, mortgage lending, or loan origination activities without first obtaining a license issued to Defendant Christopher Allan Strawn pursuant to the Residential Mortgage Practices Act;

e. Accepting any fees or compensation or paying any fees or compensation to another person in a residential mortgage loan transaction.

## **II.**

### **MONEY JUDGMENT**

3. Plaintiff State of Idaho, Department of Finance is hereby awarded a money judgment against Defendant Christopher Allan Strawn in the amount of forty thousand dollars (\$40,000.00), constituting penalties in the amount of five thousand dollars (\$5,000.00) for each of the eight (8) violations of the Residential Mortgage Practices Act, pursuant to Idaho Code §26-3106(1)(b).

DATED this 24 day of April, 2009.

/ RICHARD D. GREENWOOD

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Richard Greenwood  
District Judge

**CERTIFICATE OF MAILING**

I HEREBY CERTIFY that on this 27 day of April, 2009, I served a true and correct copy of the foregoing DEFAULT JUDGMENT upon the following by the designated means:

Joseph B. Jones  
Deputy Attorney General  
Idaho Department of Finance  
PO Box 83720  
Boise, Idaho 83720-0031

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

Christopher Allan Strawn  
1396 E. Doberman St.  
Meridian, Idaho 83642

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

**J KENNEDY**

\_\_\_\_\_  
Clerk