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DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
FINANCE SECTION

BEFORE THE DIRECTOR OF THE DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
STATE OF OREGON

<p>In the Matter of</p> <p>STOHR CAPITAL GROUP INC. DBA SOURCE FINANCIAL</p>	}	<p>ORDER NO. O-02-0032</p> <p>CEASE AND DESIST ORDER AND CONSENT TO IMPOSITION OF CIVIL PENALTIES</p>
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To: Stohr Capital Group Inc. dba Source Financial
12515 Bel-Red Rd. Ste 103
Bellevue WA 98005

WHEREAS the Director of the Department of Consumer and Business Services for the State of Oregon (hereinafter "the Director") conducted an investigation of Stohr Capital Group Inc. dba Source Financial, and determined that Stohr Capital Group Inc. dba Source Financial engaged in activities constituting violations of ORS 59.840 through 59.965 (hereinafter "the Oregon Mortgage Lender Law"); and

WHEREAS Stohr Capital Group Inc. dba Source Financial wishes to resolve and settle this matter with the Director;

NOW THEREFORE, as evidenced by the authorized signatures subscribed on this order Stohr Capital Group Inc. dba Source Financial hereby **CONSENTS** to entry of this order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter:

051303-045-001-001-0500-0000390000

FINDINGS OF FACT

The Director **FINDS** that:

1 1. Stohr Capital Group Inc. dba Source Financial (hereinafter "Respondent"),
2 incorporated in Delaware on May 30, 1998 engages in residential mortgage transactions
3 in Oregon or on Oregon real property in expectation of compensation. Respondent has
4 been continuously licensed to engage in Oregon residential mortgage transactions since
5 August 5, 1998.

6 2. Brandt Stohr is the sole owner of Respondent.

7 3. On November 9, 2001, Respondent consented to the entry of Cease and
8 Desist Order O-01-0048 with the Director regarding a violation of OAR 441-860-
9 0070(1)(b) which occurred when Respondent failed to notify the Director within 30 days
10 of the institution of license revocation proceedings regarding Respondent's mortgage
11 lender license in the State of Georgia.

12 4. As of the Cease and Desist Order O-01-0048, Respondent was fined \$1,000
13 but \$900 of the fine was suspended for a three year period beginning on November 9,
14 2001 as long as Respondent did not violate any provision of Oregon Mortgage Lender
15 Law, OAR 441-850-0005 through 441-885-0010 and any rule, order, or policy issued by
16 the Director.

17 5. Cease and Desist Order O-01-0048 further provided that if Respondent did
18 violate any provision of Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-
19 885-0010 and any rule, order, or policy issued by the Director within the three period
20 beginning on November 8, 2001, the \$900 suspended as part of the order would
21 become immediately due and payable.

22 6. On April 25, 2002, the Arizona State Banking Department instituted
23 procedures to revoke Respondent's mortgage banking license by providing notice of a
24 hearing on the issue to the Respondent in the administrative action entitled "In the
25 Matter of the Revocation of Mortgage Banker License of: Stohr Capital Group, Inc. dba
26 Source Financial by Stohr Capital Group, Inc. and Brandt C. Stohr, President."

1 proceedings in the State of Georgia.

2
3 **ORDER**

4 The Director, pursuant to ORS 59.885(4), hereby **ORDERS** that Stohr Capital
5 Group Inc. dba Source Financial will **CEASE AND DESIST** from violating any provision
6 of Oregon Mortgage Lender Law, OAR 441-850-0005 through 441-885-0010 and any
7 rule, order, or policy issued by the Director.

8 The Director, pursuant to ORS 59.996, hereby **ORDERS** Stohr Capital Group Inc.
9 dba Source Financial to pay the State of Oregon a civil penalty of \$6,000 and the \$900
10 civil penalty suspended in consent order O-01-0048 for a total amount due of \$6,900.
11 The \$6,000 new civil penalty imposed by this Order is based upon \$2,000 for the
12 violation of OAR 441-860-0070(1)(b) for failure to notify of the institution of revocation
13 proceedings in the State of Arizona and \$4,000 for the violation of OAR 441-860-
14 0070(1)(b) for the failure to notify of the institution of license revocation proceedings in
15 the State of Idaho.

16 The Director suspends payment of \$3,000 of the assessed civil penalty for a
17 three year period. If in the period between the date of the Order to three years from the
18 date of the Order, Stohr Capital Group Inc. dba Source Financial violates any provision
19 of the Oregon Mortgage Lender Law. OAR 441-850-0005 through 441-885-0010 or any
20 rule, order, or policy issued by the Division, the suspended portion of the assessed civil
21 penalty will become immediately due and payable. If Stohr Capital Group Inc. dba
22 Source Financial does not violate the Oregon Mortgage Lender Law, OAR 441-850-
23 0005 through 441-885-0010 or any rule, order, or policy issued by the Division in three
24 years from the date of the Order, the suspended portion of the civil penalty is waived.

25 The date of this order is the day the Director signs the order. The entry of this
26 Order in no way limits further remedies which may be available to the Director under

1 Oregon law.

2 Dated this 21ST day of MAY, 2003.

3
4 **CORY STREISINGER, DIRECTOR**
5 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**

6
7 by 
8 **FLOYD G. LANTER, ADMINISTRATOR**
9 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

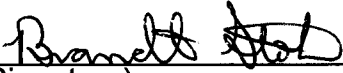
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11 **CONSENT TO ENTRY OF ORDER**

12 I, BRANDT STONR, state that I am the
13 PRESIDENT of Stohr Capital Group Inc. dba Source Financial, and I am
14 authorized to act on its behalf; that I have read the foregoing Order and that I know and
15 fully understand the contents hereof; that Stohr Capital Group Inc. dba Source Financial
16 admits the findings of fact herein, voluntarily consents to the entry of this Order without
17 further hearing, expressly waiving any right to a hearing in this matter; that Stohr Capital
18 Group Inc. dba Source Financial understands that the Director reserves the right to take
19 further actions to enforce this order or to take appropriate action upon discovery of other
20 violations of Oregon Mortgage Lender Law; and that Stohr Capital Group Inc. dba
21 Source Financial will fully comply with Oregon Mortgage Lender Law.

22 I understand that this Consent Order is a public document.

23 Dated this 9th day of May, 2003.

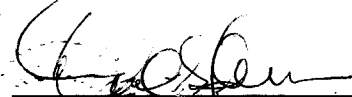
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25 By BRANDT STONR PRESIDENT
(Office Held)

26 
(Signature)

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CORPORATE ACKNOWLEDGMENT

There appeared before me this 9th day of May, 2003,
BRANDT STOHR, who was first duly sworn on oath, and stated that s/he was
and is the President of Stohr Capital Group Inc. dba Source Financial and
HE is authorized and empowered to sign this Consent to Entry of
Order on behalf of Stohr Capital Group Inc. dba Source Financial and to bind Stohr
Capital Group Inc. dba Source Financial to the terms hereof.


Signature of Notary Public
Notary Public for the State of: WASHINGTON
My Commission expires: 8/19/06