STATE OF WASHINGTON
KING COUNTY SUPERIOR COURT

STATE OF WASHINGTON, Plaintiff, v. KURES 4 KIDS, a/k/a KURZ 4 KIDS, a/k/a CURES 4 KIDS, f/k/a KNOWLEDGE 4 KIDS; MICHAEL W. GANNON; AMY D. GANNON; the marital community of MICHAEL W. GANNON and AMY D. GANNON, Defendants.	NO. COMPLAINT FOR INJUNCTIVE AND OTHER RELIEF UNDER THE CONSUMER PROTECTION ACT, RCW 19.86, AND CHARITABLE SOLICITATIONS ACT, RCW 19.09

The Plaintiff, State of Washington (hereinafter "the State"), by and through its attorneys Robert W. Ferguson, Attorney General, and Benjamin J. Roesch and Sarah A. Shifley, Assistants Attorney General, brings this action against the Defendants named below. The State alleges the following on information and belief:

I. PLAINTIFF

1.1 The Plaintiff is the State of Washington.

1.2 The Attorney General is authorized to commence this action pursuant to RCW 19.09.340, RCW 19.86.080, and RCW 19.86.140.

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II. DEFENDANTS

2.1 Defendant, Knowledge 4 Kids d/b/a Kures 4 Kids ("K4K") is a Washington non-profit corporation. K4K is located in Snohomish, Washington, and conducts business in Snohomish and other counties. K4K is also known as "Kures for Kids" and "Cures for Kids" and was formerly known as "Knowledge for Kids[.]"

2.2 K4K solicits and collects contributions for charitable or purportedly charitable purposes from the general public in the state of Washington including, but not limited to, King and Snohomish Counties.

2.3 Defendant Michael W. Gannon is the President and Director of K4K, and as such, he has had and continues to have control over its policies, activities, and practices, including those alleged in this Complaint. Michael W. Gannon is married to Amy D. Gannon and together they constitute a marital community ("the Gannons"). All actions taken by Michael W. Gannon as alleged in this Complaint are for the benefit of his marital community. Michael W. Gannon resides in Snohomish, Washington and transacts or has transacted business in the state of Washington.

2.4 Defendant Amy D. Gannon is the Secretary of K4K, and as such, she has had and continues to have control over its policies, activities, and practices, including those alleged in this Complaint. Amy D. Gannon is married to Michael W. Gannon and together they constitute a marital community. All actions taken by Amy D. Gannon as alleged in this Complaint are for the benefit of her marital community. Amy D. Gannon resides in Snohomish, Washington and transacts or has transacted business in the state of Washington. K4K, Michael Gannon, and Amy Gannon are sometimes referred to below collectively as "Defendants."

2.5 Defendants have acted and continue to act in concert and cooperatively in carrying out the conduct alleged in this Complaint and each is responsible for the unlawful conduct alleged herein.

III. JURISDICTION AND VENUE

3.1 The State files this complaint and institutes these proceedings under the provisions of the Consumer Protection Act, RCW 19.86, and the Charitable Solicitations Act, RCW 19.09.

3.2 The Defendants have engaged in the conduct set forth in this complaint in King County and elsewhere in the state of Washington.

3.3 Venue is proper in King County pursuant to RCW 4.12.020 and 4.12.025.

IV. NATURE OF TRADE OR COMMERCE

4.1 Defendants are now, and have been at all times relevant to this lawsuit, engaged in trade or commerce, within the meaning of RCW 19.86.020, by directly and indirectly soliciting and collecting charitable contributions from the general public in the state of Washington.

V. FACTS

5.1 Defendant Michael Gannon has established various charitable organizations and commercial fundraising organizations for the purpose of soliciting and collecting charitable contributions from the general public to support, or purportedly to support, causes relating to developmental disabilities in children, including but not limited to providing financial and logistical support to help low-income families obtain mobility equipment, providing financial support to other nonprofit organizations that take developmentally disabled children on excursions in the community, and supporting children's hospitals, camps, clubs, after school programs, literacy programs, and financial assistance programs.

5.2 Defendant K4K is one of the organizations established by Defendant Michael Gannon. K4K solicits and collects charitable donations from the general public across Washington, including but not limited to Snohomish and King Counties. Michael Gannon incorporated K4K in March 2012. Attached hereto as Exhibit 1 is a certified copy of K4K's Articles of Incorporation, on file with the Secretary of State.

The Gannons' Activities Before K4K

5.3 Michael Gannon has for many years been involved in several businesses with Joseph Searles. Several of these business have been investigated by the State of Washington, leading to regulatory actions such as the suspending of licenses. Michael Gannon was investigated by the Washington Department of Financial Institutions ("DFI"), together with Joseph Searles, for his role in 1st Columbia Mortgage Corporation.

5.4 In December 2009, WDFI charged Mssrs. Gannon and Searles with failing to provide required borrower disclosures, and for taking, charging and receiving unreasonable fees in connection with mortgage loans. Attached hereto as Exhibit 2 is a copy of DFI's Statement of Charges and Notice of Intention to Enter an Order to Revoke or Suspend License, Prohibit From Industry, Impose Fine, Order Restitution, and Collect Investigation Fee. For example, DFI alleged that in December 2006, a borrower applied for a mortgage loan from Maag Inc., a company owned by Michael Gannon's spouse. Maag Inc. denied the application but referred the borrower to another company, of which Michael Gannon was Vice President, and Joseph Searles was President. That company provided an unreasonable referral fee of $15,000.00 to Maag Inc. without ever disclosing to the borrower the affiliation between the businesses. *See* Exhibit 2, p. 6, ¶1.13.

5.5 On August 30, 2011, Michael Gannon and Joseph Searles entered into a Consent Decree with DFI resolving the charges. Attached hereto as Exhibit 3 is a copy of the DFI Consent Decree. The Consent Decree suspended Michael Gannon's license to engage in

the business of a loan originator for three years, but stayed the suspension for two years subject to compliance examinations. *See id.* at pp. 2, ¶ D.

5.6 Following WDFI's investigation of 1st Columbia Mortgage Corporation, Michael Gannon continued his business relationship with Joseph Searles – turning to charitable fundraising. In March 2012, Mr. Gannon was working as a manager of Autism Awareness United ("AAU"), a Washington non-profit corporation. AAU was also known as "Autism Awareness Washington" and was formerly known as "Autism Awareness Northwest." Michael Gannon managed AAU's activities in Snohomish County.

5.7 AAU's stated charitable purpose was to spread awareness about autism and to raise funds to assist low-income families in gaining access to therapies and resources, and it solicited charitable donations from the general public across Washington. AAU retained persons to solicit charitable donations as independent contractors and compensated these solicitors, but did not enter into written contracts with them. AAU's solicitors were instructed to, and did, solicit donations at tables set up outside retail establishments such as liquor and grocery stores. Donors made cash donations to AAU into a Plexiglas box or purchased small trinkets or raffle tickets. AAU's solicitors were instructed to, and did, induce people to make donations by telling them that their donations would help families with autistic children and that 100 percent of donations go to help those families, when these statements were inaccurate and misleading.

5.8 The Attorney General's Office investigated AAU, and alleged that AAU and Joseph and Rena Searles were in substantial violation of the Charitable Solicitations Act, RCW 19.09, and had committed various unfair and deceptive trade acts or practices. On or about February 13, 2013, AAU and the Searles entered into a consent decree with the Attorney General's office. This consent decree required the dissolution of AAU and prevented the Searles from soliciting charitable donations in Washington, forming a charitable organization

or commercial fundraising corporation, or serving as a director or officer of a charitable organization or commercial fundraising corporation. Attached hereto as Exhibit 4 is a copy of the Searles' Consent Decree.

5.9 AAU ceased charitable solicitation activities in approximately September or October 2012. The Gannons began soliciting charitable contributions for K4K on October 25, 2012.

K4K's Registration

5.10 K4K registered as a non-profit corporation and charitable organization with the Washington Secretary of State ("SOS"). On its registration form, K4K indicates that it "will apply" to the Internal Revenue Service ("IRS") for federal 501(c)(3) tax status, but upon information and belief K4K has not yet submitted its application. Attached as Exhibits 5 and 6 are K4K's Charitable Organization Registration and Charitable Organization Amendment forms.

5.11 On the second charity registration form K4K submitted to SOS, the Gannons stated that K4K's mission/purpose was "to help improve the quality of life for families with disabled and special needs children through mobility device assistance and also life enriching [*sic*] social and recreational activities with other local charities we support." Exhibit 6, p. 2.

5.12 K4K's initial registration form stated that its first accounting year would end on October 31, 2013. *See* Exhibit 5, p. 3. Thus, K4K's initial accounting year began on October 31, 2012. K4K's financial records indicate that it began soliciting and receiving contributions on October 25, 2012. However, its initial registration form stated that it did not solicit or receive contributions in Washington during the accounting year that would have ended on October 31, 2012. *See* Exhibit 5, p. 4. K4K's registration form therefore failed to make the requisite disclosures to SOS regarding amount collected, related expenses, and

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amount expended for charitable purposes. *See* RCW 19.09.075. K4K's amended form, filed in May 2013, made no attempt to correct this failure. *See* Exhibit 6.

K4K's Deceptive In-Person Solicitations Using Paid Solicitors

5.13 K4K solicits donations at tables set up outside retail establishments such as grocery stores and mass merchandisers. Donors make cash or check donations into a Plexiglas box and are sometimes permitted to take small trinkets, which K4K has purchased at The Dollar Store. Attached hereto as Exhibit 7 is a picture of a K4K solicitation table, taken by an investigator with the Attorney General's Office.

5.14 Defendants actively sought to hire additional solicitors through WorkSource, where they posted a job listing for "fundraising representatives" (i.e. solicitors) who would be paid a rate of $10-15 per hour. Attached hereto as Exhibit 8 is a copy of a WorkSource job listing posted by K4K. K4K compensates its paid solicitors at a rate of $10 per hour.

5.15 K4K did not enter into written contracts with its paid solicitors. K4K did not instruct solicitors to register or make any filings or register with SOS. K4K did not file any registration(s) with SOS regarding their engagement of solicitors, nor did they register K4K as a commercial fundraiser. Moreover, K4K's paid solicitors repeatedly represented to members of the public, including undercover investigators with the Attorney General's Office, that they were volunteers, in the course of soliciting charitable contributions. Several examples are set forth below.

5.16 On June 16, 2013 at the Wal-Mart store located in Mt. Vernon, Washington, one of the independent contractors engaged by K4K, told a consumer that he was "volunteering" for K4K, when in fact K4K's financial records establish that he was paid $50 for his services that day. This representation was made in the course of soliciting a charitable contribution from the consumer and her elderly mother.

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5.17 On July 26, 2013 at the QFC grocery store located at Gilman Blvd in Issaquah, Washington, Michael Gannon told an undercover investigator from the AGO that K4K used volunteers to help raise money for children with disabilities. During this conversation, he explicitly referred to K4K's solicitor as a volunteer, when in fact the solicitor was an independent contractor paid a rate of $10/hour. This representation was made in the course of soliciting a charitable contribution. When the investigator approached the solicitor, Dan, and asked if he was a volunteer, he said "Yes I am; a veteran volunteer." The investigator then rephrased the question and directly asked if the contractor was paid, to which he again repeated that he was not paid, but rather was a volunteer.

5.18 At approximately 2:15 on August 26, 2013, an undercover investigator from the AGO observed a K4K solicitor at the Albertson's store at 3925 236th Ave. NE, Redmond, Washington. The K4K solicitor identified himself as Dan and stated that he was a volunteer, and specifically denied being paid when asked. Dan stated that K4K raises money for the Boys and Girls Club and Friendship Adventures. Dan further stated that K4K was sending some children to compete in the Special Olympics, but when asked did not identify the event(s) in which the children would compete.

K4K Gives Deceptive Brochures to Potential Donors

5.19 K4K's paid solicitors regularly give or refer potential donors to brochures displayed at K4K's solicitation tables. Michael and Amy Gannon collaborated on drafting K4K's brochures.

5.20 In its brochures, K4K states that it "aid [sic] children with physical challenges whose families cannot afford, nor obtain insurance for necessary mobility equipment such as wheelchairs, walkers, strollers, and other such mobility devices[,]" "help [sic] support other non-profit organizations in the community to take children out for special excursions..." and "supports other local initiatives to benefit the children of the community, such as children's

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hospitals, camps, Boys and Girls Clubs, after school programs, literacy programs and financial assistance." Attached hereto as Exhibit 9 are copies of several K4K brochures.

5.21 Through at least May of 2013, K4K's brochure indicated that it raised funds on behalf of the following organizations: Feat of Washington, Washington Autism Alliance, The Arc of Island and Skagit, 2014 Special Olympics, Boys and Girls Club of Washington State, Washington Access Fund, Parent to Parent Support Programs, Open Door Autism Center, Easter Seals Washington State, and YMCA. *See* Exhibit 9. However, upon information and belief none of these organizations had authorized the Gannons to use their names to solicit funds.

5.22 After some of these organizations, including Washington Autism Alliance and Autism Society of Washington, complained to the Defendants about the unauthorized use of their organizations' names, the Gannons removed all but three of them (Feat Washington, 2014 Special Olympics, and Boys and Girls Club of Washington State) from the K4K brochure.

5.23 Washington Autism Alliance has stated that it will not accept donations from the Gannons, K4K, or any other organizations with which the Gannons are affiliated because it does not want its name associated with Defendants.

5.24 When the executive director of Feat Washington contacted Amy Gannon on May 1, 2013 regarding the unauthorized use of its name, Amy Gannon told her that K4K had not yet donated any funds because it had just started soliciting. Feat Washington then gave Defendants two weeks to mail a check or remove its name from the K4K brochure. The Gannons did not send a check to Feat within two weeks but continued to list Feat on K4K brochures as an organization K4K supports.

5.25 Between January and April 2013, Defendants did not provide any funds to a single organization listed on its brochure. On May 17, Defendants wrote two $200 checks to two of the organizations, Feat and Washington Autism Alliance, only after receiving notice

that the Attorney General's Office was investigating K4K. At that time, K4K's $400 in checks represented approximately 1.7% of its total revenue from charitable donations.

5.26 At some point between May and July of 2013, Defendants added three additional entities to the list of "organizations we support" on its brochures: Friendship Adventures, Donor Closet, and Q-Lifts. *See* Exhibit 9.

5.27 The second entity, Donor Closet, received a call from Amy Gannon on April 26, 2013. The Executive Director of Donor Closet gave Amy Gannon permission to put a link on its website, but did not authorize Defendants to use its name or website on any solicitation or marketing materials. Nor did Donor Closet give Defendants permission to solicit donations on its behalf.

5.28 Donor Closet did not hear from Defendants again until July 2013, when Michael Gannon and his son showed up asking if they could donate two large, old wheelchairs for children. Donor Closet informed Michael Gannon that the wheelchairs he had were for adults, not children, and that they could not retrofit them to be used by children. Michael Gannon donated the wheelchairs anyway, but they were in such poor condition that they could only be used for scrap.

5.29 The third entity, Q-Lifts, is a for-profit company incorporated in Virginia, whose website is http://qlifts.com/. Amy Gannon contacted Q-Lifts in October of 2012 to ask if it was "willing to work with them if they had someone in need of medical equipment." One of the co-owners told her that they would help anyone that Defendants referred to Q-Lifts. Amy Gannon also asked if K4K could use the Q-Lifts name to promote Q-Lifts—*not* K4K—and was given permission to do so.

5.30 In either June or July of 2013, Amy Gannon contacted Q-Lifts again to ask if K4K could provide the Q-Lifts name to its clients and was given permission to do so. Upon

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information and belief, to date Q-Lifts has not done business with anyone who was referred by or received assistance from Defendants.

5.31 Defendants claimed on K4K brochures that they used "dedicated volunteers" to help support the K4K mission, when in fact it uses paid solicitors.

5.32 None of the solicitation materials at the K4K tables indicated that K4K was a commercial fundraiser registered with SOS. *See* Exhibit 9.

5.33 None of the solicitation materials at the K4K tables indicated that K4K contracted with paid solicitors, who were commercial fundraisers, or that those commercial fundraisers were registered with SOS. *See* Exhibit 9.

K4K's Poor Corporate Governance and Charitable Spending Are Concealed from Potential Donors

5.34 According to K4K's Articles of Incorporation, Michael Gannon is the sole incorporator and initial director of K4K. *See* Exhibit 1.

5.35 According to K4K's filings with the SOS, Michael Gannon is the sole director of K4K, and K4K's President. According to information available on the Secretary of State's website, the only other officer of K4K is its Secretary, Amy Gannon, who is Michael Gannon's wife. Attached hereto as Exhibit 10 is a copy of the Registration Detail information page for Knowledge 4 Kids, which does business as Kures 4 Kids, on the Washington Secretary of State's website. *See also* Exhibit 1, p. 8.

5.36 Prior to May 8, 2013, K4K paid Michael Gannon a salary of $500 per week. Upon information and belief, there was no formal authorization from K4K's board of directors for K4K to compensate Michael Gannon at that, or any other rate, prior to May 8, 2013.

5.37 In January 2013, K4K took in $2,927.19 in total donations. In February 2013, K4K took in $2,888.63 in total donations. In March 2013, K4K took in $3,931.57 in total donations. In April 2013, K4K took in $8,515.33 in total donations.

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5.38 Following the increased donation income of April 2013, Defendants held a board meeting to adopt the bylaws for K4K, and to address other matters. At that time, K4K had been incorporated for more than a year, and had been soliciting charitable donations for more than 5 months. K4K's board meeting took place on May 8, 2013. Attached as Exhibit 11 is a copy of the Minutes of the Special Meeting President/Director of Knowledge 4 Kids *dba* Kures 4 Kids, dated May 8, 2013.

5.39 Michael Gannon was and is the only board member of K4K. As such he was the only person entitled to vote, and the only person who in fact voted at the May 8, 2013 board meeting. At that meeting, Michael Gannon, as sole director of K4K, voted to increase his compensation as Director of K4K from $500 per week to $800 per week. *See* Exhibit 11. Because Michael Gannon was the sole director, he had sole discretion regarding setting his own compensation. The Board meeting minutes were recorded by his wife, Amy Gannon.

5.40 As of the date Michael Gannon voted himself a pay raise from $500 to $800 per week, K4K had not distributed any of the funds it had received as charitable donations from the public to disabled children or their families, or to any of the organizations identified on K4K's materials soliciting charitable contributions from the public. In addition, at that time K4K was not yet breaking even over the course of its operational life.

5.41 K4K's corporate governance is in significant conflict with generally accepted standards for accountability in charitable organizations. For example, the Better Business Bureau's Wise Giving Alliance promulgates "Standards for Charity Accountability," which are available online at http://www.bbb.org/us/standards-for-charity-accountability. A copy of the Better Business Bureau's Wise Giving Alliance's "Standards for Charity Accountability" is attached hereto as Exhibit 12. The BBB recommends "[a] board of directors with a minimum of five voting members." In contrast, K4K's Bylaws provide that "[t]he organization shall be managed by a Board of Directors consisting of 1 director(s)." Attached hereto is a copy of the

Bylaws of Knowledge 4 Kids *dba* Kures 4 Kids, dated May 8, 2013. That director is Michael Gannon. *See* Exhibit 13.

5.42 The BBB recommends "[n]ot more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board." *See* Exhibit 12. In contrast, 100% of K4K's board, consisting of Michael Gannon, was and is compensated. *See* Exhibit 11.

5.43 The BBB recommends "[n]o transactions in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation." Exhibit 12. In contrast, K4K's Bylaws – adopted by the single vote of Michael Gannon on May 8, 2013 – provide that "[i]n the determination of a quorum of the directors, or in voting, the disclosed adverse interest of a director shall not disqualify the director or invalidate his or her vote." Exhibit 13. Michael Gannon took advantage of this provision by voting himself a significant pay raise on May 8, 2013 – during the same meeting in which he adopted bylaws allowing him to disregard his own conflict of interest. *See* Exhibit 11.

5.44 K4K's financial operations are also in significant conflict with generally accepted standards for accountability in charitable organizations. For example, the BBB recommends that a charity "[s]pend at least 65% of its total expenses on program activities." Exhibit 12. Similarly, the American Institute of Philanthropy states that "[a] 60% program percentage typically indicates a 'satisfactory' or 'C range' rating. Most highly efficient charities are able to spend 75% or more on programs." *See* http://www.charitywatch.org/criteria.html. A copy of the American Institute of Philanthropy's criteria is attached hereto as Exhibit 14. In contrast, K4K has spent the majority of its total expenses on compensation for its Director, Michael Gannon, and on fundraising (including payments to independent contractors for fundraising activities). At no time has K4K spent at least 65% of its total revenue on program activities.

5.45 K4K does not disclose the manner in which it actually uses funds to potential donors. Instead, K4K's in-person, on-line, and brochures misleadingly and deceptively suggest that the majority of donation revenue is spent directly benefitting children with developmental disorders and the charities that K4K says it "supports."

K4K Has Failed to Produce Documents to the Attorney General's Office

5.46 On November 21, 2013, the Attorney General's Office sent a letter to James J. Jameson, registered agent for K4K, demanding certain financial documents and records pursuant to RCW 19.09.210. The letter demanded production by December 4, 2013. A copy of this letter is attached as Exhibit 15, with a follow-up letter dated December 5, 2013 attached as Exhibit 16. As of this filing, K4K has not produced the requested documentation.

K4K's Deceptive Website Solicits Contributions

5.47 At all relevant times, K4K maintained a website, www.kures4kids.org, which included a request for donations, which the public was invited to pay via credit card or PayPal. Attached as Exhibit 17 are copies of printouts of the K4K website. A consumer who clicks on the "Donate" link is taken to a donation page for Knowledge 4 Kids.

5.48 Upon information and belief, Amy Gannon designed the website with the help of a third party, and created and/or approved of its content, and Michael Gannon, K4K's president and sole director, also knew and approved of the website's content.

5.49 K4K's website, www.kures4kids.org, in the course of soliciting charitable contributions, states that K4K "provides support for low income families with children that have physical and mental developmental disabilities and special needs," and that it does so with the help of "corporate supporters." Upon information and belief K4K has not received any financial or in-kind donations from "corporate supporters" to K4K.

5.50 K4K's website solicits charitable contributions, but does not clearly and conspicuously display, in the body of its solicitation – including, without limitation, its

"Donate" page, that registration required by the charitable solicitation act is on file with the Secretary of State's office, and that the donor can obtain additional financial and other information at a published number or web site for the office of the Secretary of State.

VI. FIRST CAUSE OF ACTION
(Misrepresenting that Paid Solicitors Are Volunteers)

6.1 Plaintiff realleges Paragraphs 1.1 through 5.51 and incorporates them herein as if set forth in full.

6.2 At times relevant to this action, Defendants posted internet advertisements seeking to employ "fundraising representatives" (i.e. solicitors) at a rate of $10-15/hour. See Exhibit 8. At times relevant to this action, K4K paid its solicitors at a rate of $10 per hour.

6.3 At times relevant to this action, Michael Gannon told consumers that K4K solicitor Dan Barrios was a volunteer when in fact he was paid a rate of $10/hour.

6.4 As described above, K4K solicitor Dan repeatedly told consumers that he was a volunteer, when in fact he was an independent contractor paid a rate of $10/hour.

6.5 Upon information and belief, other K4K solicitors told consumers that they were volunteers, when in fact they were paid at a rate of $10 per hour.

6.6 K4K's paid solicitors were instructed by Defendants to, and regularly did, refer prospective donors to, and give them, certain brochures created by Defendants for use in charitable solicitations. These brochures state that K4K supports its mission through "volunteers." See Exhibit 9. The solicitors' reference to these brochures was misleading and deceptive, because a consumer reading the brochure is invited to believe that the person who gave it to him or her, on behalf of K4K, was a volunteer. Without immediate clarification from the paid solicitor that he or she was compensated, this practice implies that a paid solicitor is a volunteer, in violation of RCW 19.09.100(7)(b).

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6.7 Upon information and belief, Defendants instructed K4K's paid independent contractors to represent to the public that they were volunteers, when in fact they were independent contractors paid at a rate of $10 per hour.

6.8 Upon information and belief, Defendants failed to train or instruct K4K's paid independent contractors regarding their obligation to disclose the fact of their compensation to consumers, and to refrain from falsely representing to consumers that they were volunteers.

6.9 Representing or implying that a paid solicitor is a volunteer violates RCW 19.09.100(7)(b). Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are per se violations of the Consumer Protection Act, RCW 19.86.

6.10 Notwithstanding RCW 19.09.340, the conduct described above affects the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

VII. SECOND CAUSE OF ACTION
(Soliciting as a Commercial Fundraiser without Registration)

7.1 Plaintiff realleges Paragraphs 1.1 through 6 and incorporates them herein as if set forth in full.

7.2 RCW 19.09.020(5) defines "commercial fundraiser" as:

> any entity that for compensation or other consideration directly or indirectly solicits or receives contributions within this state for or on behalf of any charitable organization or charitable purpose, or that is engaged in the business of, or represents to persons in this state as independently engaged in the business of, soliciting or receiving contributions for such purposes.

K4K therefore falls within the CSA's definition of "commercial fundraiser."

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7.3 At times relevant to this action, Defendants represented to the public through their solicitation materials that they were soliciting charitable contributions on behalf of various charitable organizations by stating in their promotional literature that they support those entities. Those entities were and are: Feat Washington, Washington Autism Alliance, The Arc of Island and Skagit, 2014 Special Olympics, Boys and Girls Club of Washington State, Washington Access Fund, Parent to Parent Support Programs, Open Door Autism Center, Easter Seals Washington State, YMCA, Donor Closet, and Q-Lifts. In addition, K4K's solicitors stated to members of the public that K4K supported some or all of these entities, and specifically that K4K raised money for the Boys and Girls Club and Friendship Adventures. Because K4K represented to the public that it was in the business of soliciting contributions for other charitable organizations, it falls within the statutory definition of "commercial fundraiser."

7.4 In fact, K4K did (and does) not have any agreement with any of the non-profit or for-profit corporations listed above to raise money on their behalf.

7.5 K4K has never registered as a commercial fundraiser with SOS. Failing to register as a commercial fundraiser with SOS is a violation of the Charitable Solicitations Act, RCW 19.09.065. Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

7.6 Notwithstanding RCW 19.09.340, the conduct described above affected the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

VIII. THIRD CAUSE OF ACTION
(Misleading and Defective Initial Registration Filing)

8.1 Plaintiff realleges Paragraphs 1.1 through 7.6 and incorporates them herein as if set forth in full.

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8.2 On October 10, 2012, Michael Gannon submitted a Charitable Organization Registration form for K4K, which stated that K4K's financial accounting year ended on October 31 of each year. Exhibit 5, p. 3. The form stated that K4K's First Accounting Year End Date would be October 31, 2013. *Id.*

8.3 In fact, K4K had been incorporated in March 2012. Exhibit 1. K4K's financial records describe expenses on the company's books dating to March 7, 2013. Using K4K's yearly cut-off of October 31, its first accounting year – by K4K's own choice, would be 8 months, and run from March 2012 to October 31, 2012. Thus, any statement by K4K to SOS that K4K's First Accounting Year would end on October 31, 2013 is inaccurate and misleading, as such an accounting "year" would include 20 months, and implicitly represents that there was no expense or revenue generated prior to November 1, 2012 – the first day of K4K's purported "Accounting Year."

8.4 K4K's Charitable Organization Registration form stated that K4K had not solicited or received contributions in the Accounting Year prior to the one ending on October 31, 2013. *See* Exhibit 5, p. 4.

8.5 In fact, K4K's financial records establish that it began soliciting and collecting contributions on October 25, 2012. Thus, K4K's registration, which represents, at least implicitly, that K4K did not solicit or collect charitable donations prior to October 31, 2012, is inaccurate and misleading.

8.6 On May 28, 2013, Michael Gannon, on behalf of K4K, filed a Charitable Organization Amendment form with the SOS. At that time, he knew that K4K's initial Charitable Organization Registration form was inaccurate because he had personally participated in soliciting and collecting donations on behalf of K4K beginning on October 25, 2012. However, K4K's Charitable Organization Amendment form did not correct this problem. *See* Exhibit 6.

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8.7 As a result of K4K's misleading and inaccurate filings, the Charitable Solicitations Program Charity Profile Report for K4K, available to the public on the internet, states that for the fiscal year ending on October 31, 2012, there was "no activity." A printout of the Secretary of State's report is attached hereto as Exhibit 18.

8.8 The conduct described above violates RCW 19.09.075. Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

8.9 Notwithstanding RCW 19.09.340, the conduct described above affects the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

IX. FOURTH CAUSE OF ACTION
(Failure to Register and File Contracts with Commercial Fundraisers)

9.1 Plaintiff realleges Paragraphs 1.1 through 8.8 and incorporates them herein as if set forth in full.

9.2 At all relevant times, Defendants represented, and continue to represent, to consumers and the SOS that K4K is a charitable organization as that term is defined in RCW 19.09.020(2).

9.3 At all relevant times, K4K retained and engaged independent contractors to solicit charitable donations on behalf of K4K. K4K represented in its application for a business license that these solicitors would not be employees, but independent contractors. A copy of K4K's Business License Application Record of Filing, dated January 21, 2013, is attached hereto as Exhibit 19. K4K paid these solicitors at a rate of $10 per hour.

9.4 These independent contractors fall within the definition of "commercial fund-raiser" under RCW 19.09.020(5), and the definition of "entity" under RCW 19.09.020(9).

9.5 K4K failed to enter into written contracts with its independent contractors that include the terms required by RCW 19.09.097(1).

9.6 K4K and its independent contractors failed to file with the SOS the registration form required by RCW 19.09.097(2). K4K also failed to file with the SOS its contracts with commercial fundraisers, as required by 19.09.097(4).

9.7 Failing to include the contractual terms required by RCW 19.09.097(1) and to file the registration required by RCW 19.09.097(2) and a copy of the contracts required by RCW 19.09.097(4) are violations of the Charitable Solicitations Act. Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

9.8 Notwithstanding RCW 19.09.340, the conduct described above affects the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

X. FIFTH CAUSE OF ACTION
(Failing to Make Adequate Disclosures in Written Solicitations)

10.1 Plaintiff realleges Paragraphs 1.1 through 9.8 and incorporates them herein as if set forth in full.

10.2 At times relevant to this action, K4K failed to adequately disclose the following information in K4K solicitation materials, which was required because K4K was and is a commercial fundraiser:

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a. The fact that the solicitation was being conducted by a commercial fundraiser. *See* RCW 19.09.100(4)(a).

b. The fact that the registration as a commercial fundraiser required under the Charitable Solicitations Act, was on file with SOS. RCW 19.09.100(4)(b). In fact, no such registration was on file.

10.3 Even if K4K is not a commercial fundraiser, RCW 19.09.100(4)(c) requires that its brochures disclose conspicuously in the body of the solicitation material that the "potential donor can obtain additional financial and other information at a published number or web site for the office of the secretary [of state]." K4K's brochures do not contain this disclosure, conspicuously or otherwise. Instead, K4K's brochure directs potential donors to K4K's own website for information, rather than that of the SOS. *See* Exhibit 9.

10.4 The conduct described above constitutes violations of the Charitable Solicitations Act, RCW 19.09, and RCW 19.09.100(4) specifically. Violations of these statutes are *per se* violations of the Consumer Protection Act, RCW 19.86.

10.5 Notwithstanding RCW 19.09.340, the conduct described above affected the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

XI. SIXTH CAUSE OF ACTION
(Failure to Make Required Disclosures in On-Line Solicitations)

11.1 Plaintiff realleges Paragraphs 1.1 through 10.5 and incorporates them herein as if set forth in full.

11.2 At all relevant times, K4K maintained a website, www.kures4kids.org, which included a request for donations, which the public was invited to pay via credit card or PayPal. *See* Exhibit 17.

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11.3 Amy Gannon designed the website with the help of a third party, and created and/or approved of its content. Michael Gannon, K4K's president and sole director, also knew and approved of the website's content.

11.4 K4K's website, www.kures4kids.org, in the course of soliciting charitable contributions, states that K4K "provides support for low income families with children that have physical and mental developmental disabilities and special needs," and that it does so with the help of "corporate supporters." Upon information and belief K4K has not received any financial or in-kind donations from "corporate supporters" to K4K.

11.5 RCW 19.09.100(4) provides in relevant part:

> In the case of a solicitation by advertisement or mass distribution, including postal, electronic, posters, leaflets, automatic dialing machines, publications, and audio or video broadcasts, it must be clearly and conspicuously disclosed in the body of the solicitation material that:
>
> * * *
>
> (b) The registration required by the charitable solicitation act is on file with the secretary's office; and
>
> (c) The potential donor can obtain additional financial and other information at a published number or web site for the office of the secretary.

11.6 The solicitation on K4K's website does not include the clear and conspicuous disclosure required by RCW 19.09.100(4)(b) and (c).

11.7 The conduct described above violates RCW 19.09.100(4) and (15). Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

11.8 RCW 19.09.020(19)(b) provides that a solicitation is complete when it is made, regardless whether the prospective donor makes a contribution. Because the K4K website solicits a contribution from each visitor, each visitor to the website represents a separate failure to comply with RCW 19.09.100(15), and a separate violation of the CSA and CPA.

11.9 Notwithstanding RCW 19.09.340, the conduct described above affects the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

XII. SEVENTH CAUSE OF ACTION
(False, Misleading, and Deceptive Statements During In-Person Solicitations)

12.1 Plaintiff realleges Paragraphs 1.1 through 11.9 and incorporates them herein as if set forth in full.

12.2 RCW 19.09.100(15) provides that "[a]ny entity soliciting contributions for a charitable purpose must not include in any solicitation, or in any advertising material for a solicitation, or in any promotional plan for a solicitation, any statement that is false, misleading, or deceptive."

12.3 At times relevant to this action, K4K claimed to be collecting donations on behalf of or otherwise supported other charitable organizations, when in fact it was not authorized to solicit on behalf of those organizations, and had no agreement to provide such charitable organizations with fundraising or other support. In some cases K4K even continued to claim that they were soliciting on behalf of organizations after those organizations had requested that Defendants remove their names from all K4K literature.

12.4 At times relevant to this action, Defendants claimed to be fundraising to provide mobility equipment to children with disabilities and to support other charitable organizations, when in fact the amount that K4K expended for such purposes is a small fraction of its donation revenue. As of June 30, 2013, K4K's financial records provided to the AGO indicate that K4K had received $35,437.76 in total donations, and had spent less than $3,500, or 10% of donation revenue, to provide mobility equipment or to support other charitable institutions. In contrast,

K4K paid $18,600 – approximately 52% of its donation revenue – in salary to its sole director and president, Michael Gannon through June 30, 2013.

12.5 At all times relevant to this action, K4K's solicitation materials represented to the public that it provided assistance to low-income families of children with disabilities and the net impression of K4K's solicitation is that K4K apply most of the donations directly for a charitable purpose. In fact, K4K's financial records indicate that it paid its Director, Michael Gannon, thousands of dollars per month through May 2013 even though it had not at that time distributed any funds to disabled children or their families, or to the charitable organizations listed on K4K's solicitation materials. Since May 2013, K4K has continued to compensate Michael Gannon at a rate in excess of $3,000.00 per month, while distributing far less than that amount to disabled children or their families, or to the charitable organizations listed on K4K's solicitation materials.

12.6 The conduct described above violates RCW 19.09.100(15). Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

12.7 Notwithstanding RCW 19.09.340, the conduct described above affects the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

XIII. EIGHTH CAUSE OF ACTION
(Failure to Maintain Books, Records, and Contracts)

13.1 Plaintiff realleges Paragraphs 1.1 through 12.7 and incorporates them herein as if set forth in full.

13.2 Defendants have not kept accurate, current, and readily available records of the total value of funds expended by K4K for charitable purposes.

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13.3 Defendants have failed to maintain accurate, current, and readily available records of K4K's expenses, including fundraising costs and administrative expenses.

13.4 Defendants have failed to produce, upon the request of the Attorney General's Office, a financial statement and supporting documentation. *See* Exhibits 15 and 16.

13.5 Failing to maintain accurate, current, and readily available books and records is a violation of RCW 19.09.200(1). Failing to produce requested financial statements and documents is a violation of RCW 19.09.210. Pursuant to RCW 19.09.340, violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86.

13.6 Notwithstanding RCW 19.09.340, the conduct described above affected the public interest, had the capacity to deceive a substantial number of consumers, and constituted unfair or deceptive acts or practices in trade or commerce and unfair methods of competition in violation of the Consumer Protection Act, RCW 19.86, and RCW 19.86.020 specifically.

XIV. NINTH CAUSE OF ACTION
(Injunctive Relief)

14.1 Plaintiff realleges Paragraphs 1.1 through 13.6 and incorporates them herein as if set forth in full.

14.2 RCW 19.09.100(12) provides that "[a]ny entity required to register under this chapter must not engage in any solicitation for contributions unless it complies with all provisions of this chapter."

14.3 As demonstrated above, K4K has not complied with all provisions of the Charitable Solicitations Act, RCW 19.09. As such, K4K is not permitted to engage in any solicitation activities, and should be permanently enjoined from doing so.

14.4 RCW 19.86.080(1) provides that "[t]he attorney general may bring an action in the name of the state, or as parens patriae on behalf of persons residing in the state, against any person to restrain and prevent the doing of any act herein prohibited or declared to be unlawful . . . ."

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Pursuant to RCW 19.09.340, Defendants' violations of the Charitable Solicitations Act are *per se* violations of the Consumer Protection Act, RCW 19.86. Moreover, the conduct described above is deceptive and unfair, in violation of RCW 19.86.020, and should be permanently enjoined.

XV. PRAYER FOR RELIEF

WHEREFORE, Plaintiff, State of Washington, prays for relief as follows:

15.1 That the Court adjudge and decree that Defendant has engaged in the conduct complained of herein.

15.2 That the Court adjudge and decree that the conduct complained of violates the Charitable Solicitations Act, RCW 19.09, and therefore violates the Consumer Protection Act, *per se*.

15.3 That the Court adjudge and decree that the conduct complained of constitutes unfair or deceptive acts and practices and unfair methods of competition contrary to the public interest and is unlawful in violation of the Consumer Protection Act, RCW 19.86.

15.4 That the Court issue preliminary and permanent injunctions enjoining and restraining Defendants and their representatives, successors, assigns, officers, agents, servants, employees, and all other persons acting or claiming to act for, on behalf of, or in active concert or participation with K4K from continuing or engaging in the unlawful conduct complained of herein.

15.5 That the Court assess civil penalties pursuant to RCW 19.86.140 of up to two thousand dollars ($2,000) per violation against the Defendants for each and every violation of RCW 19.86.020 caused by the conduct complained of herein.

15.6 That the Court make such orders pursuant to RCW 19.86.080 as it deems appropriate to provide for restitution to consumers of money or property acquired by the Defendant as a result of the conduct complained of herein.

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15.7 That the Court make such orders pursuant to RCW 19.86.080 to provide that the plaintiff, State of Washington, have and recover from the Defendant the costs of this action, including reasonable attorney's fees.

15.8 For such other relief as the Court may deem just and proper.

DATED this 10th day of December, 2013.

ROBERT W. FERGUSON
Attorney General

BENJAMIN J. ROESCH, WABA #39960
SARAH A. SHIFLEY, WSBA #39394
Assistant Attorneys General
Attorneys for Plaintiff, State of Washington

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

Exhibit 1

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, Kim Wyman, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

certificate that the attached is a true and correct copy of

ARTICLES OF INCORPORATION

of

KNOWLEDGE 4 KIDS

as filed in this office on March 7, 2012.

Date: November 21, 2013

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Kim Wyman

Kim Wyman, Secretary of State

603 187 880

State of Washington

Secretary of State

CORPORATIONS DIVISION
James M. Dolliver Building
801 Capitol Way South
PO Box 40234
Olympia WA 98504-0234
360.725.0377

FILED
SECRETARY OF STATE
SAM REED

March 7, 2012

STATE OF WASHINGTON

NonProfit Corporation

Office Information

Application ID	2305757
Tracking ID	2275749
Validation ID	2137896-001
Date Submitted for Filing:	3/7/2012

Contact Information

Contact Name	Michael Gannon
Contact Address	4623 145th Pl Se Snohomish WA 98296
Contact Email	silvrbck@gmail.com
Contact Phone	425-530-1195

Articles of Incorporation

Preferred Name	KNOWLEDGE 4 KIDS
Alternate Name 1	~~Higher Learning~~
Alternate Name 2	~~Knowledge 4 All~~
Purpose	Any Lawful Purpose
Duration	Perpetual
Incorporation Date	Effective Upon Filing by the Secretary of State
Expiration Date	3/31/2013

Distribution of Assets	For educational purposes for kids

Registered Agent Information

Agent is Individual	
Agent Name	Michael Gannon
Agent Street Address	4623 145th Pl Se Snohomish WA 98296
Agent Mailing Address	Same as Street Address
Agent Email Address	silvrbck@gmail.com
Submitter/Agent Relationship	Submitter is Registered Agent

Initial Directors Information

Director #1	
Director Name	Michael Gannon
Title	Chairman
Director Address	4623 145th Pl Se Snohomish WA 98296

Incorporators Information

Incorporator #1	
Incorporator Name	Michael Gannon
Incorporator Address	4623 145th Pl Se Snohomish WA 98296

Signature Information

Signed By Michael Gannon

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, Kim Wyman, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

certificate that the attached is a true and correct copy of

ANNUAL REPORT

of

KNOWLEDGE 4 KIDS

as filed in this office on April 1, 2013.

Date: November 21, 2013

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Kim Wyman

Kim Wyman, Secretary of State

Washington
Secretary of State
KIM WYMAN

James M. Dolliver Building
801 Capitol Way South
PO Box 40234
Olympia WA 98504-0234
360.725.0377

Nonprofit Corporation Annual Report Delinquent

Form Submission Information

Business Name KNOWLEDGE 4 KIDS

UBI 603187880

Transaction Submitted Date 4/1/2013

Tracking ID 2507678

Validation ID 2387790-001

Document Type Annual Report Delinquent

Corporation Type Non-Profit Corporation

Date of Incorporation 3/7/2012

Fee $10.00

Place of Business Address 16212 Bothell Everett Hwy Ste. F246
Mill Creek, WA 98012

FILED
SECRETARY OF STATE

APRIL 1 2013

STATE OF WASHINGTON

Registered Agent Information

Name James Jameson

Address 3409 MacDougall Ave Ste. 201
Everett , WA 98201

Email

Mailing Address 16212 Bothell Everett Hwy Ste. F246
Mill Creek, WA 98012

Governing Person Information

Name President Michael Gannon

Address 16212 Bothell Everett Hwy Ste. F246
Mill Creek, WA 98012

Name Secretary Sandra Tennet

Address 16212 Bothell Everett Hwy Ste. F246
Mill Creek, WA 98012

Purpose

Charitable

Signed By

Name President Michael Gannon

Address 16212 Bothell Everett Hwy Ste. F246
Mill Creek, WA 98012

Submitter Name Michael Gannon

Submitter Email info@kures4kids.org

Cost

$10.00

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, Kim Wyman, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

certificate that the attached is a true and correct copy of

AMENDED REPORT

of

KNOWLEDGE 4 KIDS

as filed in this office on July 8, 2013.

Date: November 21, 2013

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Kim Wyman

Kim Wyman, Secretary of State

Washington
Secretary of State
KIM WYMAN

James M. Dolliver Building
801 Capitol Way South
PO Box 40234
Olympia WA 98504-0234
360.725.0377

Nonprofit Corporation Amended Annual Report

Form Submission Information

Business Name KNOWLEDGE 4 KIDS

UBI 603187880

Transaction Submitted Date 7/8/2013

Tracking ID 2566297

Validation ID 2451000-001

Document Type Amended Annual Report

Corporation Type Non-Profit Corporation

Date of Incorporation 3/7/2012

Fee $10.00

Place of Business Address 16212 Bothell Everett Hwy
F-246
Mill Creek, WA 98012

FILED
SECRETARY OF STATE
JULY 8 2013

STATE OF WASHINGTON

Registered Agent Information

Name James J. Jameson

Address 3409 MacDougall Ave Ste. 201
EVERETT, WA 98201

Email

Mailing Address 16212 Bothell Everett Hwy F-246
MILL CREEK, WA 98012

Governing Person Information

Name President Michael Gannon

Address 16212 Bothell Everett Hwy
STE F246
MILL CREEK, WA 98012

Name Secretary Amy Gannon

Address 16212 Bothell Everett Hwy
F-246
Mill Creek, WA 98012

Purpose

Charitable

Signed By

Name President Michael Gannon

Address 16212 Bothell Everett Hwy
STE F246
MILL CREEK, WA 98012

Submitter Name Michael Gannon

Submitter Email info@kures4kids.org

Cost

$10.00

Exhibit 2

STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING Whether there has been a violation of the Mortgage Broker Practices Act of Washington by: 1st COLUMBIA MORTGAGE CORPORATION, JOSEPH WILLIAM SEARLES, President, Owner, and Designated Broker, MICHAEL WILLIAM GANNON, Loan Originator, MICHAEL ALAN HONOROF, Loan Originator, and NORMAN VINCENT KEELE, Loan Originator, Respondents.	NO. C-07-484-09-SC02 STATEMENT OF CHARGES and NOTICE OF INTENTION TO ENTER AN ORDER TO REVOKE OR SUSPEND LICENSE, PROHIBIT FROM INDUSTRY, IMPOSE FINE, ORDER RESTITUTION, AND COLLECT INVESTIGATION FEE

INTRODUCTION

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices Act (Act)[1]. After having conducted an investigation pursuant to RCW 19.146.235, and based upon the facts available as of the date of this Statement of Charges and Notice of Intention to Enter an Order to Revoke or Suspend License, Prohibit from Industry, Impose Fine, Order Restitution, and Collect Investigation Fee (hereinafter Statement of Charges), the Director, through his designee, Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. **1st Columbia Mortgage Corporation** (Respondent 1st Columbia) was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a mortgage broker on June 17, 1998, and continued to be licensed until its license expired on December 31, 2008.

[1] RCW 19.146 (2006)

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8703

Respondent was licensed to conduct the business of a mortgage broker at two locations:

1. **Main Office.** 16000 Bothell Everett Hwy, Suite 300, Mill Creek, Washington 98012.
2. **Branch Office.** 8617 Martin Way E, Suite 201, Lacey, Washington 98516.

B. **Joseph William Searles** (Respondent Searles) is President, Owner and Designated Broker of Respondent 1st Columbia. Respondent Searles was named Designated Broker of Respondent 1st Columbia on June 17, 1998, and continued as Designated Broker until Respondent 1st Columbia's license expired on December 31, 2008. Respondent Searles Designated Broker license also expired on December 31, 2008.

C. **Michael William Gannon** (Respondent Gannon) was licensed by the Department as a loan originator on June 27, 2007, and continues to be licensed to date. During all times relevant to this Statement of Charges Respondent Gannon was affiliated with Respondent 1st Columbia.

D. **Michael Alan Honorof** (Respondent Honorof) acted as a loan originator for Respondent 1st Columbia between at least December 2007 and December 2008.

E. **Norman Vincent Keele** (Respondent Keele) acted as a loan originator for Respondent 1st Columbia in at least September 2007.

1.2 Examination. In or around September 2008, the Department conducted an examination of the books and records of Respondents for the period of August 31, 2006, through September 30, 2008. The Department reviewed 36 loan files provided as part of its examination. The Department found violations of the Act as outlined below.

1.3 Unlicensed Activity.

A Respondent Honorof conducted the business of a loan originator at Respondent 1st Columbia's main office from at least December 2007 through December 2008. Respondent Honorof assisted at least one borrower in December 2007 in applying to obtain or obtaining a residential mortgage loan on property located in the state of Washington. Respondent Honorof did not apply for a loan originator's license until January 2, 2008, and the Department did not issue a loan originator's license to Respondent Honorof until February 1,

2008. Respondent Honorof continued to be licensed as a loan originator until his license expired on December 31, 2008.

B Respondent Keele conducted the business of a loan originator at Respondent 1st Columbia's main office in at least September 2007. Respondent Keele assisted at least one borrower in September 2007 in applying to obtain or in obtaining a residential mortgage loan on property located in Washington.

C Respondent Keele applied for a loan originator's license with the Department on or about January 2, 2007. Respondent Keele submitted his application for a loan originator license under a mortgage broker licensed under the Act that was not Respondent 1st Columbia. At no time, did Respondent Keele or Respondent 1st Columbia notify the Department of an affiliation between Respondent Keele and Respondent 1st Columbia. The Department rejected Respondent Keele's loan originator's application on August 23, 2007. To date, the Department has not issued a license to Respondent Keele to conduct the business of a loan originator from any location.

1.4 Failure to Provide Accurate Lock-in Disclosures or Agreements. In each of the 36 loan files reviewed, Respondents[2] did not maintain evidence sufficient to establish that Respondents' rate-lock disclosures or agreements contained a disclosure notifying the consumer that "if a lock-in agreement has not been entered into, the disclosed interest rate and terms are subject to change", or Respondents did not complete the expiration date or other terms of the lock-in agreement, or Respondents did not provide the disclosure to borrowers within three business days of the borrower's loan application.

1.5 Failure to Provide "If the Borrower is Unable to Obtain a Loan" Disclosure. In each of the 36 loan files reviewed, Respondents did not maintain records sufficient to establish that "if a borrower is unable to obtain a loan" disclosures were provided to borrowers within three business days of the borrowers' loan application, or Respondents did not provide the disclosures to borrowers within three business days of the borrowers' loan application.

[2] Unless specifically stated otherwise, Respondents refers to Respondents 1st Columbia, Joseph Searles, Michael Gannon, Michael Honorof and Norman Vincent Keele.

1.6 Use of Lis Pendens to Collect a Debt. In each of the 36 loan files reviewed, Respondents provided Loan Servicing Agreements to borrowers granting Respondents the right to file a Lis Pendens on any real property interest owned by the borrower for collection of third-party fees or a processing fee owed to Respondent 1st Columbia in the event the loan was cancelled and the borrower did not pay the third-party fees or the processing fee owed to Respondent 1st Columbia.

1.7 Failure to Correctly Disclose Yield Spread Premium. In 27 of 36 loan files reviewed, Respondents[3] did not maintain evidence sufficient to establish that the Yield Spread Premium (YSP) was correctly disclosed on Good Faith Estimates (GFE) given to borrowers or Respondents did not correctly disclose the YSP to the borrowers in that Respondents did not disclose the YSP on the GFE, or did not disclose the YSP in the 800 section of the GFE, or did not disclose the YSP as a dollar amount or dollar range, or did not use the words "yield spread premium", or did not provide a new GFE at least three days prior to closing when the YSP increased from that previously disclosed.

1.8 Failure to Correctly Disclose Fees in the GFE that Inure to Respondents' Benefit. In 23 of the 36 loan files reviewed, Respondents[4] did not maintain evidence sufficient to establish that Respondents correctly disclosed fees that inured to the mortgage broker's benefit on the GFE in that Respondents did not specifically identify in the GFE each fee that inured to Respondents' benefit, or did not disclose all fees that inured to Respondents' benefit on the GFE or provide a new GFE at least three days prior to closing, or Respondents used line 801 of the GFE to disclose mortgage broker fees.

1.9 Failure to Deposit All Monies Received for Third Party Fees into Trust Account. Respondents did not provide evidence to the Department sufficient to establish that Respondents maintained a trust account for third-party fees received by Respondent 1st Columbia's from escrow. In the alternative, on 22 of the 36 loan files reviewed, Respondents did not maintain evidence sufficient to establish that Respondents deposited escrow checks that included the borrowers' third-party credit report fees or appraisal fees into a trust account. Instead,

[3] For purposes of paragraph 1.7, "Respondents" does not include Respondent Keele.
[4] For purposes of paragraph 1.8, "Respondents" does not include Respondent Honorof.

it appears Respondents deposited these funds into a general account held by Respondent 1st Columbia, thereby commingling trust funds with operating funds.

1.10 Failure to Disclose Loan Originator License Number on Loan Applications. In 6 of 36 loan files reviewed, Respondents did not disclose the loan originator's license number on the borrowers' residential mortgage loan applications.

1.11 Unlawful Advertising and Fees. Between at least May 1, 2008 and July 2, 2008, Respondent 1st Columbia advertised to other mortgage brokers and loan originators a thing of value whereby mortgage brokers or loan originators were to refer applications or mini applications to Respondent 1st Columbia, which would pay fees to the referring mortgage broker or loan originator based on the value of the loan obtained by the consumer.

1.12 Complaint No. 24783.

A On or about December 16, 2006, the borrower in complaint number 24783 (hereinafter Borrower 24783) met Respondent 1st Columbia's representative and requested assistance in obtaining a loan. On or about December 21, 2006, Respondents[5] obtained a credit report related to Borrower 24783. However, Respondents did not maintain records sufficient to establish that Respondents provided a GFE, Truth-In-Lending (TIL), or Servicing disclosure to Borrower 24783 within three days of pulling the credit report, or Respondents did not provide the GFE or TIL or Servicing disclosure within three days of pulling Borrower 24783's credit report.

B Respondents also committed the same acts, conduct, or omissions as described in paragraphs 1.4 though 1.6 and 1.8 above.

C On or about January 19, 2007, Respondents denied Borrower 24783's application and referred Borrower 24783 to another company (Company A). Respondent Searles was President and Owner of Company A, and Respondent Gannon was Vice President of Company A. After the referral, Respondent 1st Columbia provided no additional services related to this borrower's transaction with Company A. However, Respondents

[5] For purposes the paragraphs related to Borrower 24783, Respondents does not include Respondent Keele or Respondent Honorof.

obtained a mortgage fee of $7,000 related to the transaction with Company A. This fee is excessive for the amount of services performed by Respondents. In the alternative, Respondents did not provide an Affiliated Business Disclosure to the borrower.

D Respondent Searles provided Borrower 24783 with a Borrower's Certificate and Authorization stating that Borrower 24783 applied for a loan with Company A. However, Respondent Searles knew that Company A does not make or assist anyone in applying for a residential mortgage loan. Company A was in the business of purchasing homes for investment purposes.

1.13 Complaint No. 23470.

A On or about December 18, 2006, Respondent Gannon, acting on behalf of Company A, referred, received, or accepted a referral for Company A of the borrower in Complaint No. 23470 (hereinafter Borrower 23470). On or about December 17, 2006, Borrower 23470 contacted Maag Inc d/b/a Millcreek Mortgage (Maag Inc), a company owned by Respondent Gannon's spouse, for a residential mortgage loan. On or about December 18, 2006, Maag Inc issued a Denial of Credit and as noted above, the matter was referred to Company A. Maag Inc provided no additional services related to this borrower's transaction with Company A. However, Respondent Gannon provided a referral fee of $15,000 in three separate checks of $5,000 each from Company A to Maag Inc. This fee is excessive for the amount of services performed by Maag Inc. In the alternative, Respondent Gannon did not provide an Affiliated Business Disclosure to the borrower.

B Respondent Gannon provided Borrower 23470 with a Borrower's Certificate and Authorization stating that Borrower 23470 applied for a loan with Company A. However, Respondent Gannon knew that Company A does not make or assist anyone in applying for a residential mortgage loan. Company A was in the business of purchasing homes for investment purposes.

1.14 Failure to Timely or Completely Comply with a Directive.

A On December 12, 2008, the Department served an entry letter and Designated Broker's Questionnaire on Respondents 1st Columbia and Respondent 1st Columbia's legal representative by First-Class mail and email. The entry letter required Respondent 1st Columbia and Respondent Searles to complete the

Designated Broker's Questionnaire and submit a list of all Washington loans originated, brokered, funded, purchased, serviced, or sold between August 31, 2006, and September 30, 2008, by January 7, 2009. Neither Respondent 1st Columbia nor Respondent Searles provided the materials as directed.

B On or about January 8, 2009, Respondent Searles was notified via a telephone conversation with a Department representative that the list of loans and Designated Broker's Questionnaire needed to be provided. Respondent Searles was directed to comply by January 12, 2009.

C On January 12, 2009, while at Respondent 1st Columbia's records location, a Department representative notified Respondent 1st Columbia's legal representative that the loan list and questionnaire still needed to be provided. Finally, via an email sent on January 20, 2009, at 9:06 a.m., a Department representative notified Respondent 1st Columbia's legal representative that the list of loans and questionnaire had not been received, and said information was required before 1:00 p.m. that day.

D On or about January 20, 2009, the Department received an incomplete response to the entry letter and Designated Broker's Questionnaire, in that the response received did not contain a list of loans closed during the exam period, an accurate accounting of the total Washington loans handled (question 9 of the Designated Broker's Questionnaire), or any of the schedules or supporting documentation in the "additional information" section beginning on page 10 of the Designated Broker's Questionnaire.

1.15 Failure to Submit a Mortgage Broker Closure Form or Annual Report. Respondent 1st Columbia and Respondent Searles did not renew their license by December 31, 2008. On or about February 2009, the Department received a Notice of Bond Cancellation from Respondent 1st Columbia's surety bond company. Respondents 1st Columbia and Searles did not provide to the Department, within 20 days of ceasing operations in Washington, a mortgage broker closure form or annual report.

1.13 On-Going Investigation. The Department's investigation into the alleged violations of the Act by Respondents continues to date.

II. GROUNDS FOR ENTRY OF ORDER

2.1 Definition of Mortgage Broker. Pursuant to RCW 19.146.010(12) and WAC 208-660-010(29), "Mortgage Broker" means any person who, for compensation or gain, or in the expectation of compensation or gain (a) makes a residential mortgage loan or assists a person in obtaining or applying to obtain a residential mortgage loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a person in obtaining or applying to obtain a residential mortgage loan.

2.2 Definition of Loan Originator. Pursuant to RCW 19.146.010(10) and WAC 208-660-006, "Loan Originator" means a natural person who (a) takes a residential mortgage loan application for a mortgage broker, or (b) offers or negotiates terms of a mortgage loan, for direct or indirect compensation or gain, or in expectation of direct or indirect compensation or gain. "Loan Originator" also includes a person who holds themselves out to the public as able to perform any of these activities.

2.3 Definition of Borrower. Pursuant to RCW 19.146.010(2), a "Borrower" is defined as any person who consults with or retains a mortgage broker or loan originator in an effort to obtain or seek advice or information on obtaining or applying to obtain a residential mortgage loan for himself, herself, or persons including himself or herself, regardless of whether the person actually obtains such a loan.

2.4 Requirement to Obtain or Maintain Loan Originator License. Based on the Factual Allegations set forth in Section I above, Respondents Honorof and Keele are in apparent violation of RCW 19.146.0201(2) and (3), RCW 19.146.200(1), and WAC 208-660-350(3) for engaging in the business of a loan originator without first obtaining and maintaining a license under the Act.

2.5 Responsibility for Conduct of Loan Originators. Pursuant to RCW 19.146.245 and WAC 208-660-155(3), a licensed mortgage broker is liable for any conduct violating the Act by the designated broker or loan originator employed or engaged by the licensed mortgage broker. Pursuant to RCW 19.146.200(4)(a) and (b), a designated broker or principal of a licensed mortgage broker is liable for an employee's violations of the act if the designated broker or principal directs or instructs the conduct or with knowledge of the specific conduct approves or allows the conduct, or knows or by the exercise of reasonable care and inquiry should have known

of the conduct at the time when its consequences can be avoided or mitigated and fails to take reasonable remedial action.

2.6 Disclosures Other than GFE and TIL. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.0201(6) and (11), RCW 19.146.030(1)(2)(c) and (d) and (3), WAC 208-660-430(3)(c) and (e), and Regulation X, 24 C.F.R. Section 3500.21(b)(1) (1996), for failure to provide rate-lock disclosures, or "if borrower is unable to obtain a loan for any reason" disclosure or loan servicing disclosures.

2.7 GFE and TIL Disclosures. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.0201(6) and (11), RCW 19.146.030(1)(2)(a)(b) and (4)[6], Regulations X, 24 C.F.R. Section 3500.21(b)(1) (1996), Regulation Z, 12 C.F.R Section 226.18(d)(1) (2001), and Regulation Z, 12 C.F.R. Section 226.5(b) and 226.22(a) (2001) for failure to provide required GFE and TIL disclosures within three business days of receiving a loan application or failure to specify on the GFE which fees inure to the benefit of the mortgage broker or failure to provide a new GFE at least three days prior to closing when fees that inure to the benefit of the mortgage broker increased from that previously disclosed.

2.8 Trust Account Violations. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.050(1) and WAC 208-660-410(3), (6), (9),.(16), (17), (29), (31), and (32) for failing to deposit into a trust account, prior to the end of the third business day following receipt of such funds, all monies received by a mortgage broker from a borrower or on behalf of a borrower for payment of third-party provider services, and commingling operating funds with trust account funds.

2.9 Loan Originator License Number Disclosure. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of WAC 208-660-350(27) and (28)[7], for failure to disclose loan originator's license number on residential mortgage loan applications.

2.10 Prohibited Advertising. Based in the Factual Allegations set forth in Section I above, Respondents 1st Columbia and Searles are in apparent violation of RCW 19.146.0201(2), (3), and (7) and WAC 208-660-440(1)

[6] And any applicable chapter 208-660 WAC.
[7] Formerly WAC 208-660-350(26) and (27).

for unfair or misleading or deceptive advertising or for failure to ensure the accuracy and reliability of the advertising material.

2.11 Prohibited Fees and Affiliated Business Disclosure. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.0201(6) and (11) and Regulation X, 24 C.F.R. Section 3500.14 and Section 3500.15(1996)[8] for receipt of unearned referral fees or providing an other thing of value for a loan referral or failure to provide an Affiliated Business Disclosure.

2.12 Requirement to Fully and Timely Comply with Directives. Based on the Factual Allegations set forth in Section I above, Respondent 1st Columbia and Respondent Searles are in apparent violation of RCW 19.146.235 for failure to timely or fully comply with a Department directive.

2.13 Requirement to Submit a Mortgage Broker Closure Form or Annual Report. Based on the Factual Allegations set forth in Section I above, Respondent 1st Columbia and Respondent Searles are in apparent violation of WAC 208-660-163(19) and WAC 208-660-400(14) for failure to submit a mortgage broker closure report or annual report within 20 days of ceasing operations in Washington.

2.14 Prohibited Acts. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.0201(1), (2), (3), (6), (7), (8), (11), (13) and (15) for directly or indirectly employing a scheme, device or artifice to defraud or mislead borrowers or lenders or any person, engaging in an unfair or deceptive practice toward any person, obtaining property by fraud or misrepresentation, failing to make disclosures to loan applicants and non-institutional investors as required by RCW 19.146.030 and any other applicable state or federal law, making, in any manner, any false or deceptive statement or representation with regard to the rates, points, or other financing terms or conditions for a residential mortgage loan, negligently making a false statement or knowingly and willfully making an omission of material fact in connection with any reports filed by a mortgage broker or in connection with an investigation conducted by the Department, failure to comply with any applicable federal statute or regulation, collecting, charging, attempting to collect or charge or using or proposing any agreement purporting to collect or charge any fee prohibited by

[8] See also, RESPA, 12 U.S.C. 2607(a) and (b) (commonly referred to as Section 8).

RCW 19.146.030 or RCW 19.146.070, failure to comply with any provision of RCW 19.146.030 through 19.146.080 or any rule adopted under those sections.

2.15 Requirement to Maintain Accurate and Current Books and Records. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.060 and WAC 208-660-140 for failing to make accurate and current books and records readily available to the Department until at least twenty-five months have elapsed following the effective period to which the books and records relate.

III. AUTHORITY TO IMPOSE SANCTIONS

3.1 Authority to Revoke or Suspend License. Pursuant to RCW 19.146.220(2)(c),(d), and (e), the Director may revoke or suspend a license for failure to pay a fee required by the director, failure to comply with any directive or order of the Director, or any violation of chapter 19.146 RCW.

3.2 Authority to Prohibit from the Industry. Pursuant to RCW 19.146.220(5)(a)and (d), the Director may issue orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker or any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9) or (13), RCW 19.146.030 through RCW 19.146.080, RCW 19.146.200, RCW 19.146.205(4), or RCW 19.146.265, or failure to comply with a directive or order of the Director.

3.3 Authority to Impose Fine. Pursuant to RCW 19.146.220(2)(d) and (e) and RCW 19.146.220(3) (a) and (b), the Director may impose fines on a licensee, employee or loan originator of the licensee, or other person subject to the Act for any violations of RCW 19.146.0201(1) through (9) or (13), RCW 19.146.030 through RCW 19.146.080, RCW 19.146.200, RCW 19.146.205(4), RCW 19.146.265, failure to comply with a directive or order of the Director or any violation of Chapter 19.146 RCW..

3.4 Authority to Order Restitution. Pursuant to RCW 19.146.220(2)(d) and (e), the Director may issue orders directing a licensee, its employee or loan originator, or other person subject to the Act to pay restitution.

3.5 Authority to Collect Investigation Fee. Pursuant to RCW 19.146.228(2), WAC 208-660-550(5), upon completion of any investigation of the books and records of a licensee or other person subject to the Act, the Department will furnish to the licensee or other person subject to the Act a billing to cover the cost of the investigation. The investigation charge will be calculated at the rate of forty-eight dollars ($48) per hour that each staff person devoted to the investigation.

IV. NOTICE OF INTENTION TO ENTER ORDER

Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221 and RCW 19.146.223. Therefore, it is the Director's intention to ORDER that:

4.1 Respondent 1st Columbia Mortgage Corporation's license to conduct the business of a mortgage broker be revoked or suspended; and

4.2 Respondent Joseph William Searles' license to conduct the business of a mortgage broker and loan originator be revoked or suspended; and

4.3 Respondent Michael William Gannon and Respondent Michael Alan Honorof's license to conduct the business of a loan originator be revoked or suspended; and

4.4 Respondents 1st Columbia Mortgage Corporation be prohibited from participation in the conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, for a period of five (5) years; and

4.5 Respondents Joseph William Searles, Michael William Gannon, Michael Alan Honorof and Norman Vincent Keele be prohibited from participation in the conduct of the affairs of any mortgage broker subject to licensure by the Director, in any manner, for a period of five (5) years; and

4.6 Respondents 1st Columbia Mortgage Corporation, Joseph William Searles, Michael William Gannon, Michael Alan Honorof and Norman Vincent Keele jointly and severally pay a fine, which as of the date of this Statement of Charges totals $30,000;

4.7 Respondents 1st Columbia Mortgage Corporation, Joseph William Searles, Michael William Gannon, Michael Alan Honorof and Norman Vincent Keele jointly and severally refund all fees that inured to Respondents' benefits on the HUD 1/1A settlement Statement or equivalent on all loans referred to in paragraphs 1.3 through 1.5, 1.7 through 1.8 and 1.12 through 1.13 above; and

4.8 Respondents 1st Columbia Mortgage Corporation, Joseph William Searles, Michael William Gannon, Michael Alan Honorof and Norman Vincent Keele jointly and severally refund all third party fees received from escrow on all loans referred to in paragraphs 1.9 above; and

4.9 Respondents 1st Columbia Mortgage Corporation, Joseph William Searles, Michael William Gannon, Michael Alan Honorof, and Norman Vincent Keele jointly and severally pay an investigation fee which as of the date of this Statement of Charges totals $9,408 calculated at $48 per hour for the one hundred ninety-six (196) staff hours devoted to the investigation; and

4.10 Respondents 1st Columbia Mortgage Corporation, Joseph William Searles, Michael William Gannon, Michael Alan Honorof, and Norman Vincent Keele maintain records in compliance with the Act and provide the Department with the location of the books, records and other information relating to Respondent 1st Columbia Mortgage Corporations' mortgage broker business, and the name, address and telephone number of the individual responsible for maintenance of such records in compliance with the Act.

V. AUTHORITY AND PROCEDURE

This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW 19.146.221, RCW 19.146.223 and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

Dated this 7th day of December, 2009.

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

MARNIE SHEERAN
Financial Legal Examiner

Approved by:

JAMES R. BRUSSELBACK
Enforcement Chief

Exhibit 3

STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING Whether there has been a violation of the Mortgage Broker Practices Act of Washington by: 1ST COLUMBIA MORTGAGE CORPORATION, JOSEPH WILLIAM SEARLES, President, Owner, and Designated Broker, and MICHAEL WILLIAM GANNON, Loan Originator, MICHAEL ALAN HONOROF, Loan Originator, NORMAN VINCENT KEELES, Loan Originator, Respondents.	NO. C-07-484-10-CO03 CONSENT ORDER 1st COLUMBIA MORTGAGE CORPORATION, JOSEPH WILLIAM SEARLES, AND MICHAEL WILLIAM GANNON

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and 1st Columbia Mortgage Corporation (Respondent 1st Columbia), Joseph William Searles, President, Owner, and Designated Broker (Respondent Searles), and Michael William Gannon, Loan Originator (Respondent Gannon), collectively referred to herein as Respondents, by and through their attorney, James J. Jameson, and finding that the issues raised in the above-captioned matter may be economically and efficiently settled as related to Respondents, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters as related to Respondents alleged in Statement of Charges No.C-07-484-09-SC02 (Statement of Charges), entered December 7, 2009, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above-captioned matter as related to Respondents may be economically and efficiently

settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges.

Based upon the foregoing:

A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

B. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing before an administrative law judge, and hereby waive their right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondents, by their signatures below, withdraw their appeal to the Office of Administrative Hearings.

C. **License Suspensions (Imposed).** It is AGREED that: Respondent 1st Columbia's license to engage in the business of a mortgage broker is suspended for five (5) years from the date of entry of this Consent Order. It is also AGREED that Respondent Searles's license to engage in the business of a loan originator is suspended for five (5) years from the date of the entry of this Consent Order.

D. **License Suspension (Stayed).** It is AGREED that Respondent Gannon's license to engage in the business of a loan originator is suspended for three (3) years. However, it is FURTHER AGREED that subject to paragraphs E, F, and G of this Consent Order, the suspension shall be stayed for a period of two (2) years from the date of entry of this Consent Order.

E. **Compliance Examination.** It is AGREED that Respondent Gannon is subject to a compliance examination during the stayed suspension time period to be conducted by the Department at Respondent Gannon's expense. Respondent Gannon further AGREES to promptly respond and address any and all issues, if any, identified in the compliance examination to the satisfaction of the Department.

F. **Lifting of Stay.** It is AGREED that:

1. If, during the stay, Respondent Gannon does not comply with the Real Estate Settlement Procedures Act, 12 U.S.C. §2601 and Regulation X, 24 C.F.R. §3500, which prohibits receipt of referral and unearned fees, or otherwise violates RCW 19.146.0201(1), (2), (6) and (11) or RCW 19.146.030, or violates any of the terms and conditions of this Consent

Order, and the Department seeks to lift the stay, the Department will first notify Respondent Gannon in writing. The notice will set forth a description of the alleged violations; the stay the Department is seeking to lift; the opportunity to request an expedited adjudicative hearing, including the time and manner in which Respondent Gannon may request such a hearing; and a copy of this Consent Order.

2. If Respondent Gannon does not request an expedited adjudicative hearing in the time and manner directed, the Department will immediately suspend Respondent Gannon's loan originator license.

3. If requested, the expedited adjudicative hearing will commence within 15 business days (or as soon as the schedule of the Office of Administrative Hearings permits) from the receipt of Respondent Gannon's timely request for expedited adjudicative hearing. The parties will accommodate the prompt scheduling of the hearing, the scope of which will be limited to whether or not Respondent Gannon has violated the terms and conditions of this Consent Order.

4. At the conclusion of the expedited adjudicative hearing, the Administrative Law Judge will issue an initial decision. Either party may timely file a petition for review with the Director of the Department.

G. **Expiration of Stay:** It is AGREED that if, no notification to lift the stay for alleged violations of this Consent Order is issued to Respondent Gannon within 15 days following the expiration of the stay, the Department will consider the conditions of the stay completed. In that event, in connection with this Consent Order, the Department will not seek to suspend Respondent Gannon's loan originator license.

H. **Prohibition from Industry.** It is AGREED that Respondent 1st Columbia and Respondent Searles are prohibited from participating in the conduct of the affairs of any mortgage broker or consumer lender licensed by the Department or any person subject to licensure or regulation by the Department for five (5) years from the date of entry of this Consent Order.

I. **Prohibition from Application for Licensure.** It is AGREED that Respondent 1ST Columbia and Respondent Searles shall not apply to the Department for any license issued pursuant to chapter 19.146 RCW and chapter 31.04 RCW, under any name, for a period of five (5) years from the date of entry of this Consent Order. Should Respondent 1st Columbia or Respondent Searles apply to the Department for a mortgage broker or mortgage loan originator license at any time later than five (5) years from the date of entry of this Consent Order,

Respondent 1st Columbia and Respondent Searles shall be required to meet any and all application requirements in effect at that time.

J. **Restitution.** It is AGREED that Respondents provided restitution to the consumers listed in the attached Restitution Schedule prior to entry of this Consent Order.

K. **Investigation Fee.** It is AGREED that Respondent 1st Columbia and Respondent Searles shall pay to the Department an investigation fee of $9,408, in the form of a Confession of Judgment.

L. **Declaration of Financial Condition and Confession of Judgment.** It is AGREED that Respondents have provided the Department with a Declaration comprehensively describing their current financial condition and representing their current inability to pay the investigation fee agreed to in Paragraph K of this Consent Order. It is further AGREED that, based on this Declaration, the Department has accepted a Confession of Judgment from Respondent 1st Columbia and Respondent Searles for the investigation fee obligations agreed to in Paragraph K of this Consent Order. A copy of this Confession of Judgment is attached and incorporated into this Consent Order by this reference. Consistent with Chapter 4.60 of the Revised Code of Washington, the Department may immediately seek entry of the judgment. Respondents shall, upon the Department's request, fully and promptly cooperate with the Department in its efforts to get the judgment entered by the superior court.

M. **Confession of Judgment for Investigation Fee.** It is AGREED that Respondent 1st Columbia and Respondent Searles have entered into a Confession of Judgment for the investigation fee of $9,408 (Paragraph K above) to the Department.

N. **Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted that they have the full power and right to execute this Consent Order on behalf of the parties represented.

O. **Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide by the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing such action, including but not limited to, attorney fees.

P. **Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

Q. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read this Consent Order in its entirety and fully understand and agree to all of the same.

RESPONDENTS:

1st COLUMBIA MORTGAGE CORPORATION
By:

JOSEPH WILLIAM SEARLES
Owner, President, and Designated Broker — Date: 8-15-11

JOSEPH WILLIAM SEARLES
Individually — Date: 8-15-11

MICHAEL WILLIAM GANNON
Individually — Date: 8/30/11

JAMES J. JAMESON, WSBA No. 11490
Attorney at Law
Attorney for Respondents — Date: 8/30/11

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Exhibit 4

FILED
KING COUNTY, WASHINGTON

FEB 13 2013

SUPERIOR COURT CLERK

EXP02

STATE OF WASHINGTON
KING COUNTY SUPERIOR COURT

STATE OF WASHINGTON, Plaintiff, v. AUTISM AWARENESS UNITED, a/k/a AUTISM AWARENESS WASHINGTON, f/k/a AUTISM AWARENESS NORTHWEST; ENCORE MARKETING GROUP, INC.; JOSEPH W. SEARLES; RENA R. SEARLES; the marital community of JOSEPH W. SEARLES and RENA R. SEARLES, Defendants.	NO. 13-2-05127-3SEA CONSENT DECREE [CLERK'S ACTION REQUIRED]

I. JUDGMENT SUMMARY

1.1	Judgment Creditor:	State of Washington
1.2	Judgment Debtors:	Autism Awareness United, a/k/a Autism Awareness Washington, f/k/a Autism Awareness Northwest; Encore Marketing Group, Inc., Joseph W. Searles and Rena R. Searles, and the marital community thereof
1.3	Judgment Amount:	$50,000 (suspended conditioned upon compliance with this Consent Decree)
	a. Suspended Penalties:	$50,000 (suspended conditioned upon compliance with this Consent Decree)
1.4	Post Judgment Interest Rate:	12%

ORIGINAL

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

1.5	Attorneys for Judgment Creditor:	Sarah A. Shifley, Assistant Attorney General
1.6	Attorney for Judgment Debtors:	C. Scott Kee Rodgers Kee & Pearson, P.S.

II. GENERAL

2.1 Per agreement with Defendants, Plaintiff State of Washington, commenced an action and simultaneously filed this Consent Decree, pursuant to the Consumer Protection Act, RCW 19.86 RCW, and the Charitable Solicitations Act, RCW 19.09.

2.2 Defendants appeared by and through their attorney, C. Scott Kee, and waived service of the Summons and Complaint. The State appeared by and through its attorneys Robert W. Ferguson, Attorney General, and Sarah A. Shifley, Assistant Attorney General.

2.3 Defendants and the State agree on a basis for the settlement of the matters alleged in the Complaint and to the entry of this Consent Decree relating to Defendants without the need for trial or adjudication of any issue of law or fact.

2.4 Defendants, by entering into this Consent Decree, do not admit the allegations of the Complaint.

2.5 Defendants understand and agree that this Consent Decree is entered into voluntarily and that no promises or representations have been made by the State or any member, officer, agent, or representative thereof to induce it to enter into this Consent Decree, except for the promises and representations provided herein.

2.6 Defendants waive any right they may have to appeal from this Consent Decree.

2.7 Defendants agree that they will not oppose the entry of this Consent Decree on the grounds the Consent Decree fails to comply with Rule 65(d) of the Rules of Civil Procedure, and waive any objections based on Rule 65(d).

2.8 Defendants and the State agree that this Court shall retain jurisdiction of this action for the purpose of implementing and enforcing the terms and conditions of the Consent Decree and for all other purposes.

The Court finding no just reason for delay;

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

NOW, THEREFORE, it is hereby ORDERED, ADJUDGED, AND DECREED as follows:

III. JURISDICTION

3.1 This Court has jurisdiction over the subject matter of this action and over the parties. The State's Complaint in this matter states claims upon which relief may be granted under the provisions the Consumer Protection Act, RCW 19.86, and the Charitable Solicitations Act, RCW 19.09.

3.2 This Court shall retain jurisdiction over this matter and over the parties pursuant to RCW 19.86.140.

IV. INJUNCTIONS

4.1 The injunctive provisions of this Consent Decree shall apply to Defendants and Defendants' successors, assigns, officers, agents, servants, employees, representatives, affiliates, and all other persons or entities in active concert or participation with Defendants.

4.2 Defendants shall immediately inform all successors, assigns, transferees, officers, agents, servants, employees, representatives, attorneys and all other persons or entities in active concert or participation with Defendants of the terms and conditions of this Consent Decree. Defendants shall immediately inform their owners, officers, directors, and management level employees of this Consent Decree by providing each such person with a copy of this Consent Decree on or before the third business day after the Effective Date of this Consent Decree.

4.3 Defendants and their owners, officers, directors, employees, servants, transferees, successors, assigns and all other persons in active concert or participation with Defendant are enjoined, restrained, and prevented from directly or indirectly engaging in the following acts or practices within the state of Washington, and shall comply with the following provisions:

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

a. Defendants are enjoined from soliciting directly or indirectly for charitable contributions in the state of Washington either as a charitable organization or as a commercial fundraiser. To facilitate this compliance with this injunction, Defendants shall: submit closing paperwork to the Washington Secretary of State's Office within five (5) business days of the entry of this Consent Decree that dissolves the Washington corporations Autism Awareness United and Encore Marketing Group, Inc.; and, submit closing paperwork to the Washington Secretary of State within five (5) business days of the entry of this Consent Decree that closes Autism Awareness United's and Encore Marketing Group, Inc.'s registrations with the Washington Secretary of State;

b. Defendants Joseph W. Searles and Rena R. Searles are permanently enjoined from forming any charitable organization in Washington;

c. Defendants Joseph W. Searles and Rena R. Searles are permanently enjoined from serving officers, directors, board members, managers, or in any fiduciary capacity for any charitable organization located or operating in Washington, and from having any involvement in the financial or charitable solicitation operations of any charitable organization located or operating in Washington;

d. Defendants Joseph W. Searles and Rena R. Searles are permanently enjoined from submitting application for commercial fundraiser registration to the Washington Secretary of State for any entities they are or will become involved with in the future;

e. Defendants Joseph W. Searles and Rena R. Searles are permanently enjoined from serving as directors, officers, executives, managers, or in

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

any similar capacity for any commercial fundraising entity in Washington; and,

f. Defendants Joseph W. Searles and Rena R. Searles are permanently enjoined from soliciting Washington residents on behalf of any charitable organization or for a cause that the public could reasonably understand to be charitable, public benefit, or community service oriented in nature either directly or through a commercial fundraiser.

V. CIVIL PENALTIES

5.1 Pursuant to RCW 19.86.140, Plaintiff shall have and recover and Defendants shall be liable for and shall pay civil penalties of $50,000. Provided, the entire $50,000 in civil penalties is suspended provided Defendants comply with all injunctions and material provisions of this Consent Decree.

5.2 Any payment owing under this provision shall be in the form of a valid check paid to the order of the "Attorney General—State of Washington" and shall be due and owing upon entry of this Consent Decree. Payment shall be sent to the Office of the Attorney General, Attention: Cynthia Lockridge, Administrative Office Manager, 800 Fifth Avenue, Suite 2000, Seattle, Washington, 98104-3188.

VI. ENFORCEMENT

6.1 Violation of any of the injunctions contained in this Consent Decree, as determined by the Court, shall subject the Defendants to a civil penalty of up to $25,000 per violation pursuant to RCW 19.86.140 and shall subject the Defendants to paying the civil penalties set forth in this Consent Decree that are suspended conditioned on Defendants compliance with the injunctions set forth in this Consent Decree.

6.2 Violation of any of the terms of this Consent Decree, as determined by the Court, shall constitute a violation of the Consumer Protection Act, RCW 19.86.020.

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

6.3 This Consent Decree is entered pursuant to RCW 19.86.080. Jurisdiction is retained for the purpose of enabling any party to this Consent Decree with or without the prior consent of the other party to apply to the Court at any time for enforcement of compliance with this Consent Decree, to punish violations thereof, or to modify or clarify this Consent Decree.

6.4 In any successful action to enforce any part of this Consent Decree, Defendant will pay the Attorney General its attorneys' fees and costs, including reasonable attorneys' fees as provided by RCW 19.86.080.

6.5 Upon 14 days written notice or as otherwise agreed to by the parties, Defendants shall provide the State with copies of any business records the State deems necessary in order to monitor compliance with this Consent Decree. Provided, however, that the State's request for records shall be reasonably related to Defendants' performance of the terms of the Consent Decree and shall not be unduly burdensome. In addition, representatives of the Office of the Attorney General shall be permitted reasonable access to inspect and/or copy all business records or documents under control of Defendants in order to monitor compliance with this Consent Decree within 14 days of such reasonable written request to Defendants, provided that the inspection and copying shall be done in such a way as to avoid unreasonable disruption of Defendants' business activities. Failure to comply with this section will subject Defendants to a minimum civil penalty of $2,000 per day for each day beyond 14 days after such reasonable written request that the Attorney General is prevented by Defendants from accessing records for inspection and copying.

6.6 Representatives of the Office of the Attorney General may be permitted to question Defendants, or any officer, director, agent, or employee of any corporation affiliated with Defendants, in deposition, pursuant to the provisions and notice requirements of CR 30, in order to monitor compliance with this Consent Decree.

6.7 Nothing in this Consent Decree shall be construed as to limit or bar any governmental entity or consumer from pursuing other available remedies against Defendants.

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

6.8 Under no circumstances shall this Consent Decree or the name of the State of Washington, the Office of the Attorney General, Consumer Protection Division, or any of their employees or representatives be used by any Defendant named in the Complaint in connection with any selling, advertising, or promotion of products or services, or as an endorsement or approval of Defendants' acts, practices or conduct of business.

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ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

VII. DISMISSAL AND WAIVER OF CLAIMS

7.1 Upon entry of this Consent Decree, the State releases Defendants from any and all claims and causes of action, whether known or unknown, that occurred prior to the effective date of this Consent Decree and which directly pertain to the matters covered in this Consent Decree and Complaint. Nothing in this section shall be construed as a limit or bar to any other government entity or consumer from pursuing available claims or remedies against Defendants.

DONE IN OPEN COURT this ____ day of 2/13, 2013.

JUDGE/COURT COMMISSIONER

Approved for Entry and Presented by:

ROBERT W. FERGUSON
Attorney General

SARAH A. SHIFLEY, WSBA #39394
Assistant Attorney General
Attorneys for Plaintiff
State of Washington

Approved for Entry, Notice of Presentation Waived:

C. SCOTT KEE, WSBA #28173
Rodgers Kee & Pearson, P.S
Attorneys for Defendants

Autism Awareness United, Defendant
by: _____

Joseph W. Searles Defendant

Rena R. Searles
Rena R. Searles, Defendant

ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue, Suite 2000
Seattle, WA 98104-3188
(206) 464-7745

Exhibit 5

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, **Kim Wyman,** Secretary of State of the State of Washington and custodian of its seal, hereby issue this certificate that the attached is a true and correct copy of

The Charitable Organization Registration

of

Knowledge 4 Kids

as filed in this office on October 10, 2012 – November 2, 2012.

Date: April 24, 2013

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Kim Wyman, Secretary of State

200-001

STATE OF WASHINGTON
SECRETARY OF STATE

Charities Program • PO Box 40234 • Olympia, WA 98504-0234
Phone: 360-725-0378 • Web Address: www.sos.wa.gov/charities

This Box For Office Use Only

10/10/12 2274233-001 $110.00 R
ud: 2402236

FILED
OCT 10 2012
WA SECRETARY OF STATE

CHARITABLE ORGANIZATION REGISTRATION / RENEWAL
Including the WA STATE COMBINED FUND DRIVE

Check all that apply

☐ Initial/Re-Registration $60 ☐ Expedited Service *(optional)* $50

☐ Renewal $40 ☐ Late Fee/add additional $50

REGISTRATION NUMBER: *(1-5 digits)* _____

Need your registration number?
Search http://www.sos.wa.gov/charities/search.aspx

(Section 1) **GENERAL INFORMATION**

Organization's Legal Name Knowledge 4 Kids

Mailing Address 16212 Bothell Everett Hwy Ste. F240 Phone (425) 530-1195

City Mill Creek State WA Zip Code 98012

Email _____ Website _____

☐ Check here if the organization prefers to receive annual renewal reminders via email *(Email address is required above)*

☐ Check if Street Address is the same as Mailing Address *(unless Mailing Address is a PO Box or PMB)* Provide County below.

Street Address 4623 145th Pl SE County (*WA only*) Snohomish
(If no street address, please indicate by providing County, City, State and Zip)

City Snohomish State WA Zip Code 98296

Alternate Address(s):
If the organization, or a commercial fundraiser operating on its behalf, uses any other mailing, street, electronic or internet address(s) *(excluding those already listed in Section 1)* to conduct solicitations in Washington State, then you must enclose a list of the other address(s) used.

(Section 2) **ORGANIZATIONAL STRUCTURE**

☒ WA State Nonprofit Corporation WA State Unified Business Identifier (UBI) *(Nine digits)* 603-187-880

☐ Foreign Nonprofit Corporation *(Outside WA State)* _____ *(State of Formation)* ☐ Other _____

(Section 3) **FEDERAL STATUS and TAX INFORMATION**

1. Federal EIN/Tax ID # *(Nine digits)* 45-4725919

2. Federal Tax Exempt Status *(Check one)* ☐ Yes ☐ No ☐ Applied ☑ Will Apply ☐ Group *(See Instructions)*

If Yes, type of IRS Federal exemption *(Check one)* ☐ 501(C) 3 ☐ 501(C) 4 ☐ OTHER _____

If the organization's federal status has changed since its last filing with the Charities Program, a copy of its IRS Determination Letter must be provided. *(Required)*

3. If exempt from federal tax, but not required to apply for an IRS ruling/determination, check reason below:

☐ Church/church affiliated ☐ Government entity ☐ Annual gross receipts normally $5,000 or less

Charities Registration Number _____

(*Section 4*) **ALSO KNOWN AS NAMES**

List any other name(s) the organization may use to solicit contributions (AKA's) if different than legal name

_____

_____

(*Section 5*) **BRIEFLY DESCRIBE THE PURPOSE/MISSION OF THE ORGANIZATION** *(100 words or less)*

Our mission/purpose is to make a positive difference in the lives of children by empowering them to reach their full educational potential.

(*Section 6*) **NEW ENTITIES AND/OR FIRST TIME FILERS ONLY**
Required Information and Enclosures

1. If federal tax-exempt status has been granted, attach a copy of the organization's IRS Determination Letter
2. First Accounting Year End Date 10/31/13 *(Provide only if organization has not completed its first accounting year)* *(mm/dd/yyyy)*

New organizations that have yet to complete their first accounting year, skip sections 7 and proceed to Section 8

TIP: Guidelines at www.sos.wa.gov/_assets/charities/SolReportguidelinesfor990990EZ990PF.pdf

(*Section 7*) **SOLICITATION REPORT FOR PRECEDING, COMPLETED ACCOUNTING YEAR**

Please complete the financial sections below. Do not attach a copy of Form 990 in lieu of completing Section 7.

Begin Date of Accounting Year *(mm/dd/yyyy)* _____ End Date of Accounting Year *(mm/dd/yyyy)* _____

ASSETS	1. Beginning Gross Assets	$_____
REVENUE	2. Gross Dollar Value of All Contributions from Solicitations	$_____
	3. Gross Dollar Value of Revenue from All Other Sources	+ $_____
	4. Total Dollar Value of Gross Receipts *(sum of lines 2 and 3)*	= $_____
EXPENSES	5. Gross Dollar Value of Expenditures for Program Services	$_____
	Note: Gross Dollar Value of Expenditures for Administration and Fundraising is no longer reported as a separate line item and is included in line 6.	
	6. Total Gross Dollar Value of Program Services, Administration and Fundraising Expenditures (*Note: Line 6 should not be less than line 5*)	$_____
ASSETS	7. Ending Gross Assets	$_____

(OPTIONAL) Solicitation Comments *(If necessary, attach an additional sheet)*

_____

_____

Charities Registration Number _____

Did the organization solicit or collect contributions in WA during the accounting year reported in Section 7?

☐ Yes ☒ No If Yes, indicate the types of solicitations conducted *(Check all that apply)*

☐ Entertainment/Special Events ☐ Telephone ☐ Direct Mail ☐ Product Sale ☐ Personal Contact ☐ Email

☐ Vehicle Donations ☐ Internet ☐ Combined Fund Drive ☐ Other _____

Is the Organization registered to fundraise outside of Washington State? If so, please attach a list of states where the organization is registered to solicit contributions.

(Section 8) CURRENT OFFICERS OR PERSONS ACCEPTING RESPONSIBILITY FOR THE ORGANIZATION

☐ *Check if address and phone number for individuals listed is the same as Section 1. If checked, only name and title are needed below.*

1. Name Michael W. Gannon Title Chairman Phone (425) 530-1195

Address 4623 145th Pl SE City Snohomish State WA Zip Code 98296

2. Name _____ Title _____ Phone ( ) _____

Address _____ City _____ State _____ Zip Code _____

Has the charitable organization or any individual in its registration been subject to any legal action in which a judgment or final order was entered, or action is currently pending? If so, please attach a list of legal actions, including the court or other forum, case number, title of legal action, and date of each action.

"Legal Actions" include any administrative or judicial proceedings alleging that the entity has failed to comply with these rules, chapter 19.09 RCW, or state or Federal laws pertaining to taxation, revenue, charitable solicitation, or record-keeping, whether such action has been instituted by a public agency or a private person or entity.

(Section 9) Does the organization pay any employee(s), officer(s) or other person(s)? (*Check one*)

☒ Yes *(If Yes, this section must be completed.)* ☐ No

THREE, CURRENT OFFICERS / EMPLOYEES RECEIVING THE GREATEST COMPENSATION

Name Michael W. Gannon Title Chairman

Name _____ Title _____

Name _____ Title _____

(Section 10) PERSON OR ENTITY THAT PREPARES, REVIEWS, OR AUDITS FINANCIAL INFORMATION REPORTED IN SECTION 7

Entity Name N/A

Name _____ Address _____

City _____ State _____ Zip Code _____

Charities Registration Number _____

(Section 11) **COMMERCIAL FUNDRAISERS**

Does the organization use one or more commercial fundraisers to solicit contributions in WA? *(Check one)*

☐ Yes *(If Yes, complete the fields below for each contracted and sub-contracted commercial fundraiser. If necessary, attach an additional sheet.)*

☒ No

Name of Company _____ Fundraiser Registration# _____

Address _____

City _____ State _____ Zip Code _____

Phone ( ) _____

(Section 12) **SIGNATURE *(Required)***

By signing this form, the applicant –

A. States that the organization's governing body or committee has reviewed and accepted the financial information provided in Section 7;

B. Certifies that the information contained in the registration, and its enclosures, are accurate and true to the best of the applicants knowledge;

C. Irrevocably appoints the Secretary of State to receive process (notice of lawsuit) in non-criminal cases against the applicant, and under the conditions set out in RCW 19.09.305; and

D. Certifies that neither the organization nor any of its officers, directors, and principals have been convicted of a crime involving charitable solicitations, nor been subject to a permanent injunction or administrative order under the Washington Consumer Protection Act (Chapter 19.86 RCW) in the past 10 years.

X _____ Michael W. Gannon / Chairman 10/8/12

Signature of Applicant | Printed Name / Title | Date

Contact phone number (425) 530-1195

This form must be signed and dated by the organization's President, Treasurer or a comparable officer.

A Charitable Organization Registration/Renewal is separate and in addition to any corporate filing requirements. To register with the Charities Program, please complete Sections 1 through 12 of the form. If you have questions, please contact the Charities Program at (360) 725-0378 during regular business hours.

ALL SUBMISSIONS ARE SUBJECT TO PUBLIC REVIEW

- Please sign and date page 4 before placing in the mail!
- Make checks payable to the "*Secretary of State.*"
- Renewal forms received by the Charities Program after the organization's renewal due date are subject to a $50 late fee and will not be filed without sufficient payment. The Postmark is not the received date. We suggest mailing the form 7 days before the renewal due date. To determine your renewal due date, you may review this information at www.sos.wa.gov/charities/search.aspx
- Please do not attach a copy of the IRS Form 990, 990PF, 990EZ or audited financial statements.
- Mail to: Secretary of State, Charities Program, PO Box 40234, 801 Capitol Way S., Olympia, WA 98504-0234.

STATE OF WASHINGTON
SECRETARY OF STATE

Charities Program • PO Box 40234 • Olympia, WA 98504-0234
Phone: 360-725-0378 • Web Address: www.sos.wa.gov/charities

This Box For Office Use Only

11/02/12 2290228-001
$50.00 C
ud: 2417217

FILED
NOV 02 2012
WA SECRETARY OF STATE

Charitable Organization or Combined Fund Drive
AMENDMENT - NO FEE

Check all that apply:

- [X] Change (non-financial) information on file with the Charities Program and Combined Fund Drive
- [ ] Change of previously submitted financial information (Charities Program only)
- [ ] Change of accounting year only
- [ ] FINAL financial report

REGISTRATION NUMBER: *(1-5 digits)* 33344

Need your registration number?
Search http://www.sos.wa.gov/charities/search.aspx

[X] **Expedited Service** *(Optional)* **$50**

NOTE: Need to amend Nonprofit Articles of Incorporation? Please visit the Corporations Division website for the appropriate form at http://www.sos.wa.gov/_assets/corps/NonProfitAmend(2010.pdf

(Section 1) **ORGANIZATION'S LEGAL NAME**

Organization's Legal Name Knowledge 4 KIDS

If this is a name change, please provide the former name

(Section 2) **CHANGE OF NON-FINANCIAL INFORMATION**

Describe the change(s) of information below
AKA Kures 4 KIDS, Kurz 4 KIDS, Cures 4 KIDS

Optional: Enclose supporting documentation concerning change(s), if applicable. DO NOT staple or bind enclosures.

(Section 3) **CHANGE OF FINANCIAL INFORMATION OR FINAL REPORT**

Describe the change(s) to financial information previously reported *(Enclose additional sheet if needed)*

Is this a Final Report upon termination of fundraising activities in WA State? *(Check one)*

- [ ] YES - Provide a mailing address in Section 2 for file closure confirmation letter & complete Section 4 *(Required)*
- [ ] NO - Proceed to Section 4 *(Required)*

Charities Registration Number _____

TIP: Before completing Section 4 below, please review the Suggested Guidelines at http://www.sos.wa.gov/_assets/charities/Sol-Report-guidelines-for-990-990EZ-990PF.pdf

(*Section 4*) **SOLICITATION REPORT FOR PRECEDING, COMPLETED ACCOUNTING YEAR**

Please complete the financial sections below. Do not attach a copy of Form 990 in lieu of completing Section 4.

Begin Date of Accounting Year *(mm/dd/yyyy)* _____ End Date of Accounting Year *(mm/dd/yyyy)* _____

ASSETS	1. Beginning Gross Assets	$_____
REVENUE	2. Gross Dollar Value of All Contributions from Solicitations	$_____
	3. Gross Dollar Value of Revenue from All Other Sources	+ $_____
	4. **Total** Dollar Value of Gross Receipts *(sum of lines 2 and 3)*	= $_____
EXPENSES	5. Gross Dollar Value of Expenditures for Program Services	$_____

Note: Gross Dollar Value of Expenditures for Administration and Fundraising is no longer reported as a separate line item and is included in line 6.

	6. **Total** Gross Dollar Value of Program Services, Administration and Fundraising Expenditures *(Note: Line 6 should not be less than line 5)*	$_____
ASSETS	7. Ending Gross Assets	$_____

(*Section 4 continued*) (OPTIONAL) Solicitation Comments *(If necessary, attach an additional sheet)*

_____

_____

(*Section 5*) **SIGNATURE**

By signing this form, the applicant –

A. States that the organization's governing body or committee has reviewed and accepted the financial information provided in Section 4;

B. Certifies that the information contained in the registration, and its enclosures, are accurate and true to the best of the applicants knowledge;

C. Irrevocably appoints the Secretary of State to receive process (notice of lawsuit) in non-criminal cases against the applicant, and under the conditions set out in RCW 19.09.305; and

D. Certifies that neither the organization nor any of its officers, directors, and principals have been convicted of a crime involving charitable solicitations, nor been subject to a permanent injunction or administrative order under the Washington Consumer Protection Act (Chapter 19.86 RCW) in the past 10 years.

X _____	Michael Cannon/Chairman	11/2/12	425-530-1195
Signature of Applicant	**Printed Name / Title**	**Date**	**Phone**

This form must be signed and dated by the organization's President, Treasurer or a comparable officer.

ALL SUBMISSIONS ARE SUBJECT TO PUBLIC REVIEW

- **Make checks payable to the** "*Secretary of State*"
- **Mail to:** Secretary of State, Charities Program, PO Box 40234, 801 Capitol Way S., Olympia, WA 98504-0234

Exhibit 6

UNITED STATES OF AMERICA

The State of Washington

Secretary of State

I, **Kim Wyman,** Secretary of State of the State of Washington and custodian of its seal, hereby issue this certificate that the attached is a true and correct copy of

The Charitable Organization Amendment Form

of

Kures 4 Kids

as filed in this office on May 28, 2013

Date: August 1, 2013

Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Kim Wyman

Kim Wyman, Secretary of State

STATE OF WASHINGTON
SECRETARY OF STATE

Charities Program • PO Box 40234 • Olympia, WA 98504-0234
Phone: 360-725-0378 • Web Address: www.sos.wa.gov/charities

FILED
MAY 29 2013
WA SECRETARY OF STATE
This Box For Office Use Only

05/29/13 2426985-001
$0.00 D
Bd: 2543990

RECEIVED
MAY 28 2013
WA SECRETARY OF STATE

Charitable Organization or Combined Fund Drive
AMENDMENT - NO FEE

Check all that apply:

☑ Change (non-financial) information on file with the Charities Program and Combined Fund Drive

☐ Change of previously submitted financial information (Charities Program only)

☐ Change of accounting year only

☐ FINAL financial report

REGISTRATION NUMBER: *(1-5 digits)* 33344

Need your registration number?
Search http://www.sos.wa.gov/charities/search.aspx

☐ Expedited Service *(Optional)* $50

NOTE: Need to amend Nonprofit Articles of Incorporation? Please visit the Corporations Division website for the appropriate form at http://www.sos.wa.gov/_assets/corps/NonProfitAmend2010.pdf

(Section 1) **ORGANIZATION'S LEGAL NAME**

Organization's Legal Name: Kures 4 Kids

If this is a name change, please provide the former name
Knowledge 4 Kids

(Section 2) CHANGE OF NON-FINANCIAL INFORMATION

Describe the change(s) of information below
Change Mission statement to : Kures 4 Kids mission is to help improve the quality of life for families with disabled & speci special needs children through mobility device assistance and also life enriching social and recreational activities with other local charities we support.

Optional: Enclose supporting documentation concerning change(s), if applicable. DO NOT staple or bind enclosures.

(Section 3) CHANGE OF FINANCIAL INFORMATION OR FINAL REPORT

Describe the change(s) to financial information previously reported *(Enclose additional sheet if needed)*

Is this a Final Report upon termination of fundraising activities in WA State? *(Check one)*

☐ YES - Provide a mailing address in Section 2 for file closure confirmation letter & complete Section 4 *(Required)*

☑ NO - Proceed to Section 4 *(Required)*

Charities Registration Number 33344

TIP: Before completing Section 4 below, please review the Suggested Guidelines at http://www.sos.wa.gov/_assets/charities/Sol-Report-guidelines-for-990-990EZ-990PF.pdf

(*Section 4*) SOLICITATION REPORT FOR PRECEDING, COMPLETED ACCOUNTING YEAR

Please complete the financial sections below. Do not attach a copy of Form 990 in lieu of completing Section 4.

Begin Date of Accounting Year *(mm/dd/yyyy)* _____ End Date of Accounting Year *(mm/dd/yyyy)* _____

ASSETS	1. Beginning Gross Assets	$_____
REVENUE	2. Gross Dollar Value of All Contributions from Solicitations	$_____
	3. Gross Dollar Value of Revenue from All Other Sources	+ $_____
	4. Total Dollar Value of Gross Receipts *(sum of lines 2 and 3)*	= $_____
EXPENSES	5. Gross Dollar Value of Expenditures for Program Services	$_____
	Note: Gross Dollar Value of Expenditures for Administration and Fundraising is no longer reported as a separate line item and is included in line 6.	
	6. Total Gross Dollar Value of Program Services, Administration and Fundraising Expenditures *(Note: Line 6 should not be less than line 5)*	$_____
ASSETS	7. Ending Gross Assets	$_____

(*Section 4 continued*) (OPTIONAL) Solicitation Comments *(If necessary, attach an additional sheet)*

_____

_____

(*Section 5*) SIGNATURE

By signing this form, the applicant –

A. States that the organization's governing body or committee has reviewed and accepted the financial information provided in Section 4;

B. Certifies that the information contained in the registration, and its enclosures, are accurate and true to the best of the applicants knowledge;

C. Irrevocably appoints the Secretary of State to receive process (notice of lawsuit) in non-criminal cases against the applicant, and under the conditions set out in RCW 19.09.305; and

D. Certifies that neither the organization nor any of its officers, directors, and principals have been convicted of a crime involving charitable solicitations, nor been subject to a permanent injunction or administrative order under the Washington Consumer Protection Act (Chapter 19.86 RCW) in the past 10 years.

X _____	Michael Gannon-President	5/23/13	425-225-6139
Signature of Applicant	Printed Name / Title	Date	Phone

This form must be signed and dated by the organization's President, Treasurer or a comparable officer.

ALL SUBMISSIONS ARE SUBJECT TO PUBLIC REVIEW

- Make checks payable to the "*Secretary of State*"
- Mail to: Secretary of State, Charities Program, PO Box 40234, 801 Capitol Way S., Olympia, WA 98504-0234

Charities Registration Number 33344

COMBINED FUND DRIVE *(Optional) (WAC 357-55)*

The following sections are optional and should only be completed if the organization would like to participate in the Combined Fund Drive. The Washington State Combined Fund Drive promotes workplace giving for all state employees. Personnel are encouraged to give to charities through payroll contributions or agency fundraising events. By agreeing to become a member of the Combined Fund Drive and completing the information in the following section, the organization will be provided access to the thousands of potential donors that the Combined Fund Drive has to offer. Any questions should be directed to the Combined Fund Drive at (360) 704-7143 during regular business hours or by email at cfd@sos.wa.gov

PRIMARY CATEGORY OF SERVICE

To participate, please indicate the organization's primary category of service. *(Check up to only three)*

- ☐ A Arts, culture, humanities
- ☐ B Educational institutions & related activities
- ☐ C Environmental quality, protection
- ☐ D Animal-related activities
- ☐ E Health-general & rehabilitative
- ☐ F Mental health, crisis intervention
- ☐ G Disease/disorder/medical disciplines (multipurpose)
- ☐ H Medical research
- ☐ I Public Protection: crime/courts/legal services
- ☐ J Employment/jobs
- ☐ K Food, nutrition, agriculture
- ☐ L Housing Shelter
- ☐ M Public safety/disaster preparedness & relief
- ☐ N Recreation, leisure, sports, athletics
- ☐ O Youth Development
- ☑ P Human service - other multipurpose
- ☐ Q International
- ☐ R Civil rights/civil liberties
- ☐ S Community improvement
- ☑ T Philanthropy & volunteerism
- ☐ U Science
- ☐ V Social sciences
- ☐ W Public affairs/ society benefits
- ☐ X Religion/spiritual development
- ☐ Y Mutual membership benefit organization
- ☐ Z Unknown, unclassifiable

Note: Purpose codes are adopted from the National Taxonomy of Exempt Organizations (NTEE)

CERTIFICATION STATEMENT

This organization adheres to generally accepted accounting principles in financial and record-keeping practices.

☑ Yes ○ No

I certify that the organization named in this application is in compliance with all statutes, Executive Orders and regulations restricting or prohibiting U.S. persons from engaging in transactions and dealings with countries, entities, or individual subject to economic sanctions administered by the U. S. Department of Treasury Office of Foreign Assets Control. The organization named in this application is aware that a list of countries subject to sanctions, a list of Specially Designed Nationals and Blocked Persons subject to such sanctions, and overviews and guidelines for each such sanctions program can be found at www.treas.gov/ofac. Should any change in circumstances pertaining to this certification occur at any time, the organization will notify the Washington State Combined Fund Drive Office immediately.

☑ Yes

Print Form

Exhibit 7

A non-profit organization
Lupes 4 Kids
A Washington Non-Profit
We really need your help!

Exhibit 8

Job Links
Quick Job Search
Classified Ads
Government Jobs
Job Boards
Find Employers
Job Search Help

My WorkSource
Manage Résumés
Post Résumés
Scouts/Searches
Message Center
Job Search History
Update Registration

Career Links
Occupation Info
Career Resources
Training Programs
Education
Résumé Help
Skills Center

Economic Info
Wages
Economy
Industry
Regions

Job Fairs

Job Details

Home > Search Results > Job Detail

Fundraising Representatives

WorkSource Job Number: **WS415392212**

Listed By: **KURES 4 KIDS** on **Nov 19, 2012**
Last Modified on: **Mar 20, 2013**
Closes on: **Jun 18, 2013**

Description

Highly motivated positive individuals to run donation tables to help families with special needs kids. Distribution of literature to raise awareness in our local communities. Bonus available after 90 days...WORK TODAY GET PAID TOMORROW!!!

Job Location(s)

Location:	City:	State:	Zip Code:	Number of Openings:
Snohomish	BOTHELL	WA	98012	10

Other Information

Minimum Pay: $10.00
Maximum Pay: $15.00
Pay Unit: Hour
Educational Requirement: No Educational Requirement
Licenses Required: none

Duration: Full Time, Over 150 Days
Minimum hours per week: 24
Maximum hours per week: 48

Entry Level: No

Skills Desired: Outgoing, Energetic, Responsible, Self-Motivated Individuals with a good work ethic, personal integrity, and professional appearance. Must have reliable transportation....

This job has been viewed **639** time(s).

Back To Search Results | New Search | Printable Version

How To Apply

Log In and Apply Online Now

Save to Prospects Folder and Return to Search Results

NOTE: You must be logged in to use the Prospects Folder.

Or, if you prefer not to apply online, you may send your résumé to the employer using the information shown below. Be sure to include the Employer Job Number and your contact information.

Employer Job Number:

KURES 4 KIDS

Contact Name: Amy Gannon
Email: info@kures4kids.org

Exhibit 9

KURES 4 KIDS

DID YOU KNOW?

1 In 6 Children In the United States Is developmentally disabled

1 In 88 Children (1 In 54 are boys) have been diagnose with Autism Spectrum Disorder (ASD)

1,000,000 residents of Washington State have no healt Insurance or 14.5%

Kures 4 Kids mission is to empower local families of children with disabilities and disadvantages to live, lau and learn. With the help of dedicated volunteers, gener Individuals and corporate supporters, Kures 4 Kids ca help expand the horizons of disabled or disadvantage children through the following programs ~

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K4K help support other non-profit organizations in th community to take children out for special excursions t are usually taken for granted ~ to the zoo, museum, skating rink, library, circus and other fun-filled events

For more information or to request service please contact us. We are here to serve tho in your community that need assistance

16212 Bothell Everett Hwy Suite F246
Mill Creek, WA 98012
Toll Free: 866-862-2076
Phone: 425-225-6139
Fax: 425-225-6319
Website: www.kures4kids.org
Email: info@kures4kids.org
Washington Secretary of State Non-Profit Charity #333

Organizations We Support

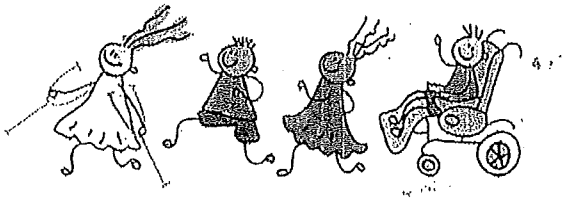
Friendship Adventures
www.friendshipadventures.org

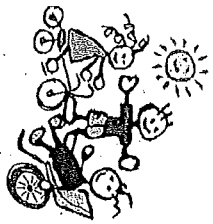
2014 Special Olympics
www.2014specialolympics.org

Boys and Girls Club of Washington State
www.waabgc.org

Donor Closet
www.mshelp.org
425-712-1807

Q-Lifts
www.qlifts.com
888-215-0607





KURES 4 KIDS

Michael Gannon
Manager
16212 Bothell Everett Hwy Suite F246
Mill Creek, WA 98012

Toll Free (855) 862-2075
Fax (425) 225-6319
E-Mail: infor@kures4kids.org
Website: www.kures4kids.org

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Email: info@kures4kids.org
Washington Secretary of State Non-Profit Charity #33344

GANNON 001263

DID YOU KNOW?

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Washington Secretary of State Non-Profit Charity #333

Organizations We Support

Friendship Adventures
www.friendshipadventures.org

2014 Special Olympics
www.2014specialolympics.org

Boys and Girls Club of Washington State
www.waabgc.org

Donor Closet
www.mshelp.org
425-712-1807

Q-Lifts
www.qlifts.com
888-215-0607

GANNON 001264

Organizations We Support

Friendship Adventures
www.friendshipadventures.org

2014 Special Olympics
www.2014specialolympics.org

Boys and Girls Club of Washington State
www.waabgc.org

Donor Closet
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GANNON 001265

Organizations We Support

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2014 Special Olympics
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Q-Lifts
www.qlifts.com
888-342-7408 – Had wrong Phone #

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Q-Lifts
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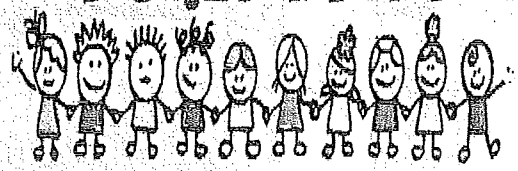
888-342-7408

GANNON 001266

KURES 4 KIDS



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Autism is up 23% from 2006 to 2008

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K4K supports other local initiatives to benefit the children of the community such as children's hospitals, camps, Boys and Girls Clubs, after school programs, literacy programs and financial assistance.

For more information or to request services, please contact us. We are here to serve those in your community that need help.

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Washington Secretary of State Non-Profit Charity #333344

Kures 4 Kids
A Non-Profit Organization

Amy Gannon
Sr. Marketing Director

16212 Bothell Everett Hwy Suite F246
Mill Creek, WA 98012
Toll Free (855) 862-2075
Fax (425) 225-6319
Cell Phone (425) 314-9833
E-Mail: Info@kures4kids.org

Organizations We Support

Feat of Washington
www.featwa.org

Washington Autism Alliance
www.autismsocietyofwa.org

The Arc of Island and Skagit
www.arcislandskagit.org

2014 Special Olympics
www.2014specialolympics.org

Boys and Girls Club of Washington State
www.waabgc.org

Washington Access Fund
www.washingtonaccessfund.org

Parent-to-Parent Support Programs
www.arcwa.org

Open Door Autism Center
www.opendoorautism.com

Easter Seals Washington State
www.easterseals.com

YMCA
www.ystart.org
www.ymca-snoco.org

Exhibit 10

Search Results

Retrieving Corporations Information...

Viewing 1 - 1 of 1 results

- KNOWLEDGE 4 KIDS

KNOWLEDGE 4 KIDS

View Additional Information »
Purchase Documents for this Corporation »

UBI Number	603187880
Category	REG
Profit/Nonprofit	Nonprofit
Active/Inactive	Active
State of Incorporation	WA
WA Filing Date	03/07/2012
Expiration Date	03/31/2014
Inactive Date	
Duration	Perpetual
Registered Agent Information	
Agent Name	James J Jameson
Address	3409 MacDougall Ave Ste. 201
City	EVERETT
State	WA
ZIP	98201
Special Address Information	
Address	16212 Bothell Everett Hwy F-24 STE F246
City	MILL CREEK
State	WA

Zip	98012

« Start New Search

Neither the State of Washington nor any agency, officer, or employee of the State of Washington warrants the accuracy, reliability, or timeliness of any information in the Public Access System and shall not be liable for any losses caused by such reliance on the accuracy, reliability, or timeliness of such information. While every effort is made to ensure the accuracy of this information, portions may be incorrect or not current. Any person or entity who relies on information obtained from the System does so at his or her own risk.

All documents filed with the Corporations Division are considered public record.

Search Apps on Mobile Devices

Available on the App Store | android market

All Corporations Data Download

Download the whole Corporations search database in XML format. Average file size is 70 Mb compressed, 750 Mb uncompressed.

Corporations Division - Registration Data Search

KNOWLEDGE 4 KIDS

Purchase Documents for this Corporation »

UBI Number	603187880
Category	REG
Profit/Nonprofit	Nonprofit
Active/Inactive	Active
State Of Incorporation	WA
WA Filing Date	03/07/2012
Expiration Date	03/31/2014
Inactive Date	
Duration	Perpetual
Charity	This corporation is also a charity. View Info »
Registered Agent Information	
Agent Name	James J Jameson
Address	3409 MacDougall Ave Ste. 201
City	EVERETT
State	WA
ZIP	98201
Special Address Information	
Address	16212 Bothell Everett Hwy F-24
City	MILL CREEK
State	WA
Zip	98012

Governing Persons

Title	Name	Address
President	Gannon, Michael	16212 Bothell Everett Hwy STE F246 MILL CREEK, WA 98012
Secretary	Gannon, Amy	16212 Bothell Everett Hwy F-246 MILL CREEK, WA 98012

Purchase Documents for this Corporation »

Exhibit 11

MINUTES OF THE
SPECIAL MEETING
PRESIDENT/DIRECTOR
OF
KNOWLEDGE 4 KIDS dba
KURES 4 KIDS

Pursuant to waiver of notice (copies of which are attached), a special meeting of the President/Director of the above corporation was held on May 08, 2013 at 1:00pm at the corporation's place of business.

The purpose of the meeting: To make Amy Gannon the Secretary, To make Mike Gannon the President/Director

I. QUORUM. A quorum was declared present based on the presence of President/Director and Secretary

The following corporate actions were taken by appropriate motions duly made, seconded, and adopted by the majority vote of the President entitled to vote (unless a higher voting approval is stated).

II. ELECTION OF CHAIRPERSON AND SECRETARY. Michael Gannon was appointed chairperson of the meeting, and Amy Gannon was appointed as secretary to prepare a record of the proceedings.

III. ELECTION OF DIRECTORS. The following persons were elected as Directors for the terms provided in the bylaws:

Name: Michael Gannon
Term: 1
Address: 4623 145th Pl Se
Snohomish, Washington 98296

IV. ADOPTION OF DOCUMENTS/PLANS.

The attached Bylaws were adopted by a majority vote of the President.

V. APPROVAL OF ACTIONS SECTION. The actions and undertakings of the Directors, Officers, Employees, and Agents of the corporation were approved with respect to:

- Transactions between the corporation and related entities, including President/Director compensation

VI. DIRECTORS' FEES. Director salary increase from $500.00 to $800.00 per week per Director were approved.

VII. AUTHORIZATION OF CORPORATE ACTION. The Officers and Directors were authorized to take all actions and to sign all documents reasonably needed to:

VIII. NEXT MEETING. The next meeting of the Annual Meeting will be held on November 13, 2013, at 1pm, at the corporation's place of business.

There being no further business, the meeting was duly adjourned.

Amy Gannon
Secretary

Exhibit 12

Standards for Charity Accountability

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PREFACE

The BBB Wise Giving Alliance Standards for Charity Accountability were developed to assist donors in making sound giving decisions and to foster public confidence in charitable organizations. The standards seek to encourage fair and honest solicitation practices, to promote ethical conduct by charitable organizations and to advance support of philanthropy.

These standards replace the separate standards of the National Charities Information Bureau and the CBBBs' Foundation and its Philanthropic Advisory Service that were in place at the time the organizations merged.

The Standards for Charity Accountability were developed with professional and technical assistance from representatives of small and large charitable organizations, the accounting profession, grant making foundations, corporate contributions officers, regulatory agencies, research organizations and the BBBs. The BBB Wise Giving Alliance also commissioned significant independent research on donor expectations to ensure that the views of the general public were reflected in the standards.

The generous support of the Charles Stewart Mott Foundation, the Surdna Foundation, and Sony Corporation of America helped underwrite the development of these standards and related research.

Organizations that comply with these accountability standards have provided documentation that they meet basic standards:

In how they govern their organization,

In the ways they spend their money,

In the truthfulness of their representations, and

In their willingness to disclose basic information to the public.

These standards apply to publicly soliciting organizations that are tax exempt under section 501(c)(3) of the Internal Revenue Code and to other organizations conducting charitable solicitations. The standards are not intended to apply to private foundations, as they do not solicit contributions from the public.

The overarching principle of the BBB Wise Giving Alliance Standards for Charity Accountability is full disclosure to donors and potential donors at the time of solicitation and thereafter. However, where indicated, the standards recommend ethical practices beyond the act of disclosure in order to ensure public confidence and encourage giving. As voluntary standards, they also go beyond the requirements of local, state and federal laws and regulations.

In addition to the specific areas addressed in the standards, the BBB Wise Giving Alliance encourages charitable organizations to adopt the following management practices to further the cause of charitable accountability.

Initiate a policy promoting pluralism and diversity within the organization's board, staff, and constituencies. While organizations vary widely in their ability to demonstrate pluralism and diversity, every organization should establish a policy, consistent with its mission statement, that fosters such inclusiveness.

Ensure adherence to all applicable local, state and federal laws and regulations including submission of financial information.

Maintain an organizational adherence to the specific standards cited below. The BBB Wise Giving Alliance also encourages charities to maintain an organizational commitment to accountability that transcends specific standards and places a priority on openness and ethical behavior in the charity's programs and activities.

STANDARDS FOR CHARITABLE ACCOUNTABILITY

GOVERNANCE AND OVERSIGHT

The governing board has the ultimate oversight authority for any charitable organization. This section of the standards seeks to ensure that the volunteer board is active, independent and free of self-dealing. To meet these standards, the organization shall have:

1. A board of directors that provides adequate oversight of the charity's operations and its staff. Indication of adequate oversight includes, but is not limited to, regularly scheduled appraisals of the CEO's performance, evidence of disbursement controls such as board approval of the budget, fund raising practices, establishment of a conflict of interest policy, and establishment of accounting procedures sufficient to safeguard charity finances.

2. A board of directors with a minimum of five voting members.

3. A minimum of three evenly spaced meetings per year of the full governing body with a majority in attendance, with face-to-face participation. A conference call of the full board can substitute for one of the three meetings of the governing body. For all meetings, alternative modes of participation are acceptable for those with physical disabilities.

4. Not more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board. Compensated members shall not serve as the board's chair or treasurer.
[Publicly soliciting churches and other houses of worship: see the Implementation Guide for further information about the application of this standard.]

5. No transaction(s) in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation. Factors that will be considered when concluding whether or not a related party transaction constitutes a conflict of interest and if such a conflict is material, include, but are not limited to: any arm's length procedures established by the charity; the size of the transaction relative to like expenses of the charity; whether the interested party participated in the board vote on the transaction; if competitive bids were sought and whether the transaction is one-time, recurring or ongoing.

MEASURING EFFECTIVENESS

An organization should regularly assess its effectiveness in achieving its mission. This section seeks to ensure that an organization has defined, measurable goals and objectives in place and a defined process in place to evaluate the success and impact of its program(s) in fulfilling the goals and objectives of the organization and that also identifies ways to address any deficiencies. To meet these standards, a charitable organization shall:

6. Have a board policy of assessing, no less than every two years, the organization's performance and effectiveness and of determining future actions required to achieve its mission.

7. Submit to the organization's governing body, for its approval, a written report that outlines the results of the aforementioned performance and effectiveness assessment and recommendations for future actions.

FINANCES

This section of the standards seeks to ensure that the charity spends its funds honestly, prudently and in accordance with statements made in fund raising appeals. To meet these standards, the charitable organization shall:

Please note that standards 8 and 9 have different denominators.

8. Spend at least 65% of its total expenses on program activities.

Formula for Standard 8:
Total Program Service Expenses / Total Expenses — should be at least 65%

9. Spend no more than 35% of related contributions on fund raising. Related contributions include donations, legacies, and other gifts received as a result of fund raising efforts.

Formula for Standard 9:
Total Fund Raising Expenses / Total Related Contributions — should be no more than 35%

10. Avoid accumulating funds that could be used for current program activities. To meet this standard, the charity's unrestricted net assets available for use should not be more than three times the size of the past year's expenses or three times the size of the current year's budget, whichever is higher.
[*Meeting certain public disclosure requirements described in the Implementation Guide may enable a charity to satisfy this standard.*]

An organization that does not meet Standards 8, 9 and/or 10 may provide evidence to demonstrate that its use of funds is reasonable. The higher fund raising and administrative costs of a newly created organization, donor restrictions on the use of funds, exceptional bequests, a stigma associated with a cause and environmental or political events beyond an organization's control are among factors which may result in expenditures that are reasonable although they do not meet the financial measures cited in these standards.

11. Make available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles. When total annual gross income exceeds $500,000*, these statements should be audited in accordance with generally accepted auditing standards. For charities whose annual gross income is less than $500,000*, a review by a certified public accountant is sufficient to meet this standard. For charities whose annual gross income is less than $250,000*, an internally produced, complete financial statement is sufficient to meet this standard.

*Note that new financial statement thresholds for Standard 11 are effective for fiscal years ending 12/31/2011 and thereafter.

12. Include in the financial statements a breakdown of expenses (e.g., salaries, travel, postage, etc.) that shows what portion of these expenses was allocated to program, fund raising, and administrative activities. If the charity has more than one major program category, the schedule should provide a breakdown for each category.

13. Accurately report the charity's expenses, including any joint cost allocations, in its financial statements. For example, audited or unaudited statements which inaccurately claim zero fund raising expenses or otherwise understate the amount a charity spends on fund raising, and/or overstate the amount it spends on programs will not meet this standard.

14. Have a board-approved annual budget for its current fiscal year, outlining projected expenses for major program activities, fund raising, and administration.

FUND RAISING AND INFORMATIONAL MATERIALS

A fund raising appeal is often the only contact a donor has with a charity and may be the sole impetus for giving. This section of the standards seeks to ensure that a charity's representations to the public are accurate, complete and respectful. To meet these standards, the charitable organization shall:

15. Have solicitations and informational materials, distributed by any means, that are accurate, truthful and not misleading, both in whole and in part. Appeals that omit a clear description of program (s) for which contributions are sought will not meet this standard.

A charity should also be able to substantiate that the timing and nature of its expenditures are in accordance with what is stated, expressed, or implied in the charity's solicitations.

16. Have an annual report available to all, on request, that includes:

a. **the organization's mission statement,**

b. **a summary of the past year's program service accomplishments,**

c. **a roster of the officers and members of the board of directors,**

d. **financial information that includes (i) total income in the past fiscal year, (ii) expenses in the same program, fund raising and administrative categories as in the financial statements, and (iii) ending net assets.**

17. Include on any charity websites that solicit contributions, the same information that is recommended for annual reports, as well as the mailing address of the charity and electronic access to its most recent IRS Form 990.

18. Address privacy concerns of donors by

a. **providing in written appeals, at least annually, a means (e.g., such as a check off box) for both new and continuing donors to inform the charity if they do not want their name and address shared outside the organization, and**

b. **providing a clear, prominent and easily accessible privacy policy on any of its websites that tells visitors (i) what information, if any, is being collected about them by the charity and how this information will be used, (ii) how to contact the charity to review personal information collected and request corrections, (iii) how to inform the charity (e.g., a check off box) that the visitor does not wish his/her personal information to be shared outside the organization, and (iv) what security measures the charity has in place to protect personal information.**

19. Clearly disclose how the charity benefits from the sale of products or services (i.e., cause-related marketing) that state or imply that a charity will benefit from a consumer sale or transaction. Such promotions should disclose, at the point of solicitation:

a. **the actual or anticipated portion of the purchase price that will benefit the charity (e.g., 5 cents will be contributed to abc charity for every xyz company product sold),**

b. **the duration of the campaign (e.g., the month of October),**

c. **any maximum or guaranteed minimum contribution amount (e.g., up to a maximum of $200,000).**

20. Respond promptly to and act on complaints brought to its attention by the BBB Wise Giving Alliance and/or local BBBs about fund raising practices, privacy policy violations and/or other issues.

Copyright 2003, BBB Wise Giving Alliance

Exhibit 13

BYLAWS
OF
KNOWLEDGE 4 KIDS dba
KURES 4 KIDS

The name of the organization is KNOWLEDGE 4 KIDS dba KURES 4 KIDS. The organization is organized in accordance with the Washington Nonprofit Corporation Act, as amended. The organization has not been formed for the making of any profit, or personal financial gain. The assets and income of the organization shall not be distributable to, or benefit the trustees, directors, or officers or other individuals. The assets and income shall only be used to promote corporate purposes as described below. Nothing contained herein, however, shall be deemed to prohibit the payment of reasonable compensation to employees and independent contractors for services provided for the benefit of the organization. This organization shall not carry on any other activities not permitted to be carried on by an organization exempt from federal income tax. The organization shall not endorse, contribute to, work for, or otherwise support (or oppose) a candidate for public office. The organization is organized exclusively for purposes subsequent to section 501(c)(3) of the Internal Revenue Code.

ARTICLE I
MEETINGS

Section 1. Annual Meeting. An annual meeting shall be held once each calendar year for the purpose of electing directors and for the transaction of such other business as may properly come before the meeting. The annual meeting shall be held at the time and place designated by the Board of Directors from time to time.

Section 2. Special Meetings. Special meetings maybe be requested by the President or the Board of Directors.

Section 3. Notice. Written notice of all meetings shall be provided under this section or as otherwise required by law. The Notice shall state the place, date, and hour of meeting, and if for a special meeting, the purpose of the meeting. Such notice shall be mailed to all directors of record at the address shown on the corporate books, at least 10 days prior to the meeting. Such notice shall be deemed effective when deposited in ordinary U.S. mail, properly addressed, with postage prepaid.

Section 4. Place of Meeting. Meetings shall be held at the organization's principal place of business unless otherwise stated in the notice.

Section 5. Quorum. A majority of the directors shall constitute at quorum at a meeting. In the absence of a quorum, a majority of the directors may adjourn the meeting to another time without

further notice. If a quorum is represented at an adjourned meeting, any business may be transacted that might have been transacted at the meeting as originally scheduled. The directors present at a meeting represented by a quorum may continue to transact business until adjournment, even if the withdrawal of some directors results in representation of less than a quorum.

Section 6. Informal Action. Any action required to be taken, or which may be taken, at a meeting, may be taken without a meeting and without prior notice if a consent in writing, setting forth the action so taken, is signed by the directors with respect to the subject matter of the vote.

ARTICLE II
DIRECTORS

Section 1. Number of Directors. The organization shall be managed by a Board of Directors consisting of 1 director(s).

Section 2. Election and Term of Office. The directors shall be elected at the annual meeting. Each director shall serve a term of 1 year(s), or until a successor has been elected and qualified.

Section 3. Quorum. A majority of directors shall constitute a quorum.

Section 4. Adverse Interest. In the determination of a quorum of the directors, or in voting, the disclosed adverse interest of a director shall not disqualify the director or invalidate his or her vote.

Section 5. Regular Meeting. The Board of Directors shall meet immediately after the election for the purpose of electing its new officers, appointing new committee chairpersons and for transacting such other business as may be deemed appropriate. The Board of Directors may provide, by resolution, for additional regular meetings without notice other than the notice provided by the resolution.

Section 6. Special Meeting. Special meetings may be requested by the President, Vice-President, Secretary, or any two directors by providing five days' written notice by ordinary United States mail, effective when mailed. Minutes of the meeting shall be sent to the Board of Directors within two weeks after the meeting.

Section 7. Procedures. The vote of a majority of the directors present at a properly called meeting at which a quorum is present shall be the act of the Board of Directors, unless the vote of a greater number is required by law or by these by-laws for a particular resolution. A director of the organization who is present at a meeting of the Board of Directors at which action on any corporate matter is taken shall be presumed to have assented to the action taken unless their dissent shall be entered in the minutes of the meeting. The Board shall keep written minutes of its proceedings in its permanent records.

Section 8. Informal Action. Any action required to be taken at a meeting of directors, or any action which may be taken at a meeting of directors or of a committee of directors, may be taken without a meeting if a consent in writing setting forth the action so taken, is signed by all of the

directors or all of the members of the committee of directors, as the case may be.

Section 9. Removal / Vacancies. A director shall be subject to removal, with or without cause, at a meeting called for that purpose. Any vacancy that occurs on the Board of Directors, whether by death, resignation, removal or any other cause, may be filled by the remaining directors. A director elected to fill a vacancy shall serve the remaining term of his or her predecessor, or until a successor has been elected and qualified.

Section 10. Committees. To the extent permitted by law, the Board of Directors may appoint from its members a committee or committees, temporary or permanent, and designate the duties, powers and authorities of such committees.

ARTICLE III
OFFICERS

Section 1. Number of Officers. The officers of the organization shall be a President and a Secretary. Two or more offices may be held by one person, although the offices of Secretary and President cannot be held concurrently by the same person. The President may not serve concurrently as a Vice President.

a. **President/Chairman.** The President shall be the chief executive officer and shall preside at all meetings of the Board of Directors and its Executive Committee, if such a committee is created by the Board.

b. **Secretary.** The Secretary shall give notice of all meetings of the Board of Directors and Executive Committee, shall keep an accurate list of the directors, and shall have the authority to certify any records, or copies of records, as the official records of the organization. The Secretary shall maintain the minutes of the Board of Directors' meetings and all committee meetings.

Section 2. Election and Term of Office. The officers shall be elected annually by the Board of Directors at the first meeting of the Board of Directors, immediately following the annual meeting. Each officer shall serve a one year term or until a successor has been elected and qualified.

Section 3. Removal or Vacancy. The Board of Directors shall have the power to remove an officer or agent of the organization. Any vacancy that occurs for any reason may be filled by the Board of Directors.

ARTICLE IV
CORPORATE SEAL, EXECUTION OF INSTRUMENTS

The organization shall not have a corporate seal. All instruments that are executed on behalf of the organization which are acknowledged and which affect an interest in real estate shall be executed by the President or any Vice-President and the Secretary or Treasurer. All other instruments executed by the organization, including a release of mortgage or lien, may be executed by the President or any Vice-President. Notwithstanding the preceding provisions of this section, any written instrument may be executed by any officer(s) or agent(s) that are specifically designated by resolution of the Board of Directors.

ARTICLE V
AMENDMENT TO BYLAWS

The bylaws may be amended, altered, or repealed by the Board of Directors by a majority of a quorum vote at any regular or special meeting. The text of the proposed change shall be distributed to all board members at least ten (10) days before the meeting.

ARTICLE VI
INDEMNIFICATION

Any director or officer who is involved in litigation by reason of his or her position as a director or officer of this organization shall be indemnified and held harmless by the organization to the fullest extent authorized by law as it now exists or may subsequently be amended (but, in the case of any such amendment, only to the extent that such amendment permits the organization to provide broader indemnification rights).

ARTICLE VII
DISSOLUTION

The organization may be dissolved only with authorization of its Board of Directors given at a special meeting called for that purpose, and with the subsequent approval by no less than two-thirds (2/3) vote of the members. In the event of the dissolution of the organization, the assets shall be applied and distributed as follows:

All liabilities and obligations shall be paid, satisfied and discharged, or adequate provision shall be made therefore. Assets not held upon a condition requiring return, transfer, or conveyance to any other organization or individual shall be distributed, transferred, or conveyed, in trust or otherwise, to charitable and educational organization, organized under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, of a similar or like nature to this organization, as determined by the Board of Directors.

Certification

Michael Gannon, President/Director of KNOWLEDGE 4 KIDS dba KURES 4 KIDS, and Amy Gannon, Secretary of KNOWLEDGE 4 KIDS dba KURES 4 KIDS certify that the foregoing is a true and correct copy of the bylaws of the above-named organization, duly adopted by the initial Board of Directors on May 08, 2013.

Certification

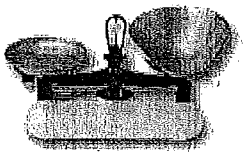
I certify that the foregoing is a true and correct copy of the bylaws of the above-named organization, duly adopted by the initial Board of Directors on May 08, 2013.

Michael Gannon, President/Director

Amy Gannon, Secretary

Exhibit 14

CRITERIA



Selecting a charity to support is a bit like playing God. Ideally, it should take into account your most deeply held concerns and convictions.

Before sending in a donation to a group, you can now consider how well it will spend your money by referring to the CharityWatch ***Charity Rating Guide***. Each organization is listed by category with its phone number, financial performance measurements and an overall grade (where enough information is available). You can also review the ratings of other charities in the same category to compare a particular group with those which do similar work.

The *Guide* indicates whether or not an organization is eligible to receive tax-deductible contributions, noting those charities which may have separately incorporated entities with a different tax-deductibility status.

The *Guide* shows which groups are new or have received an updated evaluation.

The *Guide* shows which groups have provided CharityWatch the following documents (which we have requested): annual report, complete audited financial statements, and Internal Revenue Service Form 990 including applicable schedules. Donors may want to consider an organization's accountability to CharityWatch when making giving decisions.

Omission of charities from the *Charity Rating Guide* or this web site does

not imply a negative evaluation or rating.

Some groups receive large amounts of donated goods and services. These items can be difficult to value and distort the calculation of how efficiently a charity is spending your dollars. Donated items are generally excluded from CharityWatch's calculation of the following ratios:

PERCENT SPENT ON CHARITABLE PURPOSE
This is the portion of total expenses that is spent on charitable programs. In CharityWatch's view, 60% or greater is reasonable for most charities. The remaining percentage is spent on fundraising and general administration. **Note:** A 60% program percentage typically indicates a "satisfactory" or "C range" rating. Most highly efficient charities are able to spend 75% or more on programs.

When a range of numbers is given, the higher number, in most cases, reflects the charity's own decision on how much is spent on charitable program expenses. The mailings and phone calls of these groups may serve a dual purpose: raising funds and educating donors. However many of these groups consider such mailings and phone calls to be largely educational and their costs to be primarily program expenses. In some cases CharityWatch adjusts the higher number. For example, CharityWatch may differ with a group's decision that the cost of acquiring new donors or members is a program service. Fundraising costs, i.e., direct mail and telemarketing, are often factored in as program expenses. If you agree that fundraising activities serve as a bona-fide educational or program purpose, you may decide that this higher number reflects your goals.

The lower CharityWatch number assumes that all direct mail telemarketing and solicitation costs are *separate* fund-raising expenses and should not be included with direct program service costs. If you do not consider any portion of a charity's direct mail and telemarketing solicitations to be a bona-fide program or if you are a new contributor and do not want to fund solicitation campaigns, the lower number reflects your goals. (The CharityWatch letter grade ratings are based on this assumption.) Please note, however, that the work done by certain types of nonprofit organizations may warrant a greater allocation of direct mail

and telemarketing costs to program expenses. Please see "**Exception for Social Welfare Groups**" below for more details.

COST TO RAISE $100

This dollar amount reflects how much is spent to raise each $100 of funds collected. In CharityWatch's view, $35 or less to raise $100 is reasonable for most charities. When a range is given, the lower amount usually reflects the charity's own decision on how much direct mail and telemarketing costs are bona-fide fundraising expenses. In some cases, CharityWatch adjusts the lower number to reflect its different view on whether an item is a fundraising expense. The higher CharityWatch number assumes that *all* (please see "**Exceptions for Social Welfare Groups**" below) direct mail and telemarketing solicitation costs are fund-raising expenses.

CharityWatch helps you to judge the fundraising efficiency of a charity by comparing fund-raising expense with related contributions, i.e., money that was brought in as a result of fundraising activities; whereas many charities compare (by pie charts or ratios) their cost to raise money with total income, which can include patient revenue, investment income, sales proceeds and other items that are not affected by fundraising outlays. This erroneous comparison often makes a charity's fundraising efficiency appear better than it actually is. The following comparison illustrates this point:

Erroneous Comparison:

$$\frac{\$100{,}000 \text{ fundraising expense}}{\$1{,}000{,}000 \text{ total income}} = \frac{10}{100} = 10\%$$

Using this formula, a charity can claim that only 10% of its total income was spent on fundraising. This percentage may look great in a charity's promotional material but it is not a meaningful measurement of fund-raising efficiency.

CharityWatch Comparison:

$$\frac{\$100{,}000 \text{ fundraising expense}}{\$200{,}000 \text{ related contributions}} = \frac{50}{100} = 50\%$$

Using this formula, one can see that Charity X has a fund-raising efficiency of 50% or that it costs the charity $50 to raise $100. This ratio is useful because it tells donors how much a charity is spending to obtain your contribution and how much is left to spend on charitable programs and general administration.

EXCEPTION FOR SOCIAL WELFARE GROUPS

The mailings and phone calls of social welfare groups that are not eligible to receive tax-deductible contributions, identified by the "nt" designation in the ***Charity Rating Guide***, may serve a dual purpose: raising funds and recruiting/educating members to write their congressman or make other attempts to influence legislation. CharityWatch counts up to 30% of the cost of such mailings and phone calls as program expenses in its lower number for "% Spent on Charitable Purpose," its higher number for "cost to raise $100" and its overall grade. Please note however, that many of these groups consider such mailings and phone calls to be largely educational and allocate over 30% of these costs to program expenses. These accounting differences may cause lower overall grades for some social welfare organizations.

YEARS OF AVAILABLE ASSETS

This column shows how long a charity with large reserves of available assets could continue to operate at current levels without any additional fundraising. In CharityWatch's view, a reserve of less than three years is reasonable and does not affect a group's grade. When years of available assets are 3 years or more, they are shown in a separate chart.

GRADE

The letter grades for most charities are based on "% Spent On Charitable Purpose" and "Cost to Raise $100," and assumes that direct mail and telemarketing solicitations are fund-raising costs. (Please see "**Exception for Social Welfare Groups**" above.) When a charity's years of available assets are three years or more, their grade is reduced and reported in a separate chart.

Groups with "years of available assets" of more than five years are the "least needy" in CharityWatch's view, and receive an "F" grade regardless of other measurements. (Please see "**Charities with Large Asset**

Reserves" below.)

CharityWatch encourages each donor to consider these factors and others, which you may feel are more significant, when making charitable giving decisions. CharityWatch provides this information to help you make your own decision concerning which charity to support. The letter grades represent the *opinion* of CharityWatch.

A charity's rating is based solely on the above criteria. The grades are:

A = Excellent	B = Good
C = Satisfactory	D = Unsatisfactory
F = Poor	? = Insufficient Information

When information is given only on the national headquarters and the charity does not include its affiliates in its financial statements, "National Office" or "N.O." appears after the group's name.

GRADE CHANGES

Does a charity's grade fluctuate much? Usually new evaluations of charities do not result in more than a letter grade change, though it is important to regularly check the grades of your favorite charities because there are exceptions. For example, the grade of **United States Association for UNHCR** (United Nations High Commissioner for Refugees) went from **A-** to **D** to **C** to **B** to **C** over a several year period.

CHARITIES WITH LARGE ASSET RESERVES

CharityWatch strongly believes that your dollars are most urgently needed by charities that do not have large reserves of available assets. CharityWatch therefore *reduces* the grade of any group that has available assets equal to three to five years of operating expenses. In CharityWatch's view, a reserve of less than three years is reasonable and does not affect a group's grade.

These reductions in grades are based *solely* on the charities' asset reserves as compared to budget. If you agree with these charities that reserves greater than three years' budget are necessary to enhance their long-term stability, you may wish to disregard the lower grades that

CharityWatch assigns on the basis of high assets.

The CharityWatch definition of "years of available assets" includes funds currently available for the charity's use, including investments that the charity has set aside as a reserve but could choose to spend if it wanted to do so.

CATHOLIC CHARITIES, UNITED WAY WORLDWIDE, VOLUNTEERS OF AMERICA AND UNITED JEWISH COMMUNITIES

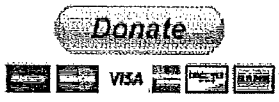
These groups are composed of hundreds of local organizations. Each of these is governed by local volunteers and primarily raises and spends money in their own community. CharityWatch's ***Charity Rating Guide*** currently focuses on national organizations.

HOW TO LEARN MORE

After selecting your favorite charities, you can call or write to them for a description of their mission, program activities and recent accomplishments. (Phone numbers are provided in the ***Charity Rating Guide*** and addresses can be found on the Internet or in the reference sections of most public libraries.) Insist that the descriptions of program activities be clear and quantifiable (for example, How many hungry were fed? or How much land was protected?) and coincide with the time period and categories of the financial statements.

WORDS OF CAUTION

Charity financial reporting is inconsistent, unclear and often incorrect. To form a basis of comparison, adjustments have been made to the financial reports of some of the organizations in this guide. For example, if a charity does a lot of direct mail soliciting but includes only a small portion of its total postage and printing in fund-raising expenses, then the CharityWatch rating will reflect a larger share of these items in fundraising.



Hot Topics | Top-Rated | A-Z Listing | Criteria | Tips | FAQ | Articles
About | Rating Guide | Links | Praise | Membership | Contact | Home

1995-2013 The American Institute of Philanthropy Last Update: December 19, 2012

Exhibit 15

Bob Ferguson
ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue • Suite 2000• MS TB 14 • Seattle WA 98104-3188
(206) 464-7745

November 21, 2013

SENT VIA U.S. Mail and Fax

James J. Jameson
James J. Jameson, P.S.
3409 McDougall Ave, Ste. 201
Everett, WA 98201

Re: Kures 4 Kids, and Michael and Amy Gannon

Dear Mr. Jameson:

Please consider this a written request, pursuant to RCW 19.09.210, that your client Knowledge for Kids d/b/a Kures 4 Kids submit to the Attorney General's Office a financial statement including:

(1) The gross amount of the contributions pledged and the gross amount collected.

(2) The amount thereof, given or to be given to charitable purposes represented together with details as to the manner of distribution as may be required.

(3) The aggregate amount paid and to be paid for the expenses of such solicitation.

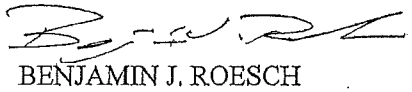
(4) The amounts paid to and to be paid to commercial fund-raisers or charitable organizations.

(5) Copies of any annual or periodic reports furnished by the charitable organization or commercial fund-raiser of its activities during or for the same accounting period.

In addition, please provide (a) monthly accounting reports for July-November 2013, in the form produced in your July 8, 2013 responses to the Attorney General's Office's Requests for Production pursuant to its authority under RCW 19.86.110, and (b) monthly statements for each of Kures 4 Kids' bank accounts for the months of July-November 2013. *See* RCW 19.09.210 (requiring production of "all requested records containing, but not limited to, the following information").

Please produce the requested information and documents to Benjamin Roesch and Sarah Shifley at the address indicated above by December 4, 2013. If you have any questions, please contact Mr. Roesch at 206.389.2105.

Sincerely,



BENJAMIN J. ROESCH
SARAH A. SHIFLEY
Assistant Attorneys General
(206) 389-2105

BJR:maf

Bob Ferguson
ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue • Suite 2000• MS TB 14 • Seattle WA 98104-3188
(206) 464-7745

FAX COVER SHEET

Date: November 21, 2013

Time: 9:26 AM

Please deliver the following 2 page(s)

TO: James J. Jameson

Fax Number: 425-258-9412

COMMENTS:

Letter RE: Kures 4 Kids, and Michael and Amy Gannon.

FROM: AGG Benjamin J. Roesch

Fax Number: 206-587-5636
Voice Number: 206-389-2105

If there is a problem receiving this fax, please call Margaret Farmer at 206-389-2521.

NOTE: THIS FAX TRANSMISSION IS INTENDED ONLY FOR THE ADDRESSEE SHOWN ABOVE. IT MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL, OR OTHERWISE PROTECTED FROM DISCLOSURE. ANY REVIEW, DISSEMINATION, OR USE OF THIS TRANSMISSION OR ITS CONTENTS BY PERSONS OTHER THAN THE ADDRESSEE IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND MAIL THE ORIGINAL TO US AT THE ABOVE ADDRESS. THANK YOU.

THE ATTORNEY GENERAL'S OFFICE DOES NOT ACCEPT SERVICE BY FAX.

* * * Communication Result Report (Nov. 21. 2013 9:28AM) * * *

1)
2)

Date/Time: Nov. 21. 2013 9:27AM

File No.	Mode	Destination	Pg(s)	Result	Page Not Sent
3702	Memory TX	8-4252589412-5213891	P. 3	OK	

Reason for error
E. 1) Hang up or line fail
E. 2) Busy
E. 3) No answer
E. 4) No facsimile connection
E. 5) Exceeded max. E-mail size

Bob Ferguson
ATTORNEY GENERAL OF WASHINGTON
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THE ATTORNEY GENERAL'S OFFICE DOES NOT ACCEPT SERVICE BY FAX.

Exhibit 16

Bob Ferguson
ATTORNEY GENERAL OF WASHINGTON
Consumer Protection Division
800 Fifth Avenue • Suite 2000• MS TB 14 • Seattle WA 98104-3188
(206) 464-7745

December 5, 2013

SENT VIA U.S. MAIL AND FAX

James J. Jameson
James J. Jameson, P.S.
3409 McDougall Ave, Ste. 201
Everett, WA 98201

Re: Kures 4 Kids, and Michael and Amy Gannon

Dear Mr. Jameson:

Thank you for your voicemail yesterday, stating that Kures 4 Kids was unable to produce the documents requested in my November 21, 2013 letter by December 4. You stated that you provided the request to Kures 4 Kids on or about Monday, December 2, and that per your conversation with Amy Gannon, Kures 4 Kids would produce the required documents "as soon as possible."

Please produce the requested documents by the close of business on Monday, December 9. This date is several weeks after the Attorney General's Office first made the request, and a week after it appears the request was received by the Kures 4 Kids personnel responsible for gathering the requested documentation.

Sincerely,

BENJAMIN J. ROESCH
SARAH A. SHIFLEY
Assistant Attorneys General
(206) 389-2105

BJR:maf

Exhibit 17

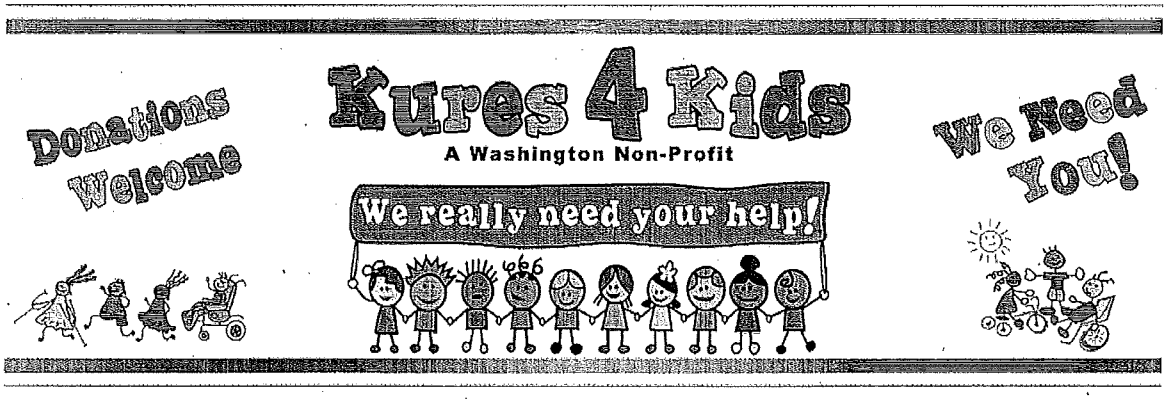
Children Need Your Support ~ Please Donate Today

Helping Children with Developmental & Physical Disabilities Live, Laugh, Grow!

Share: Information

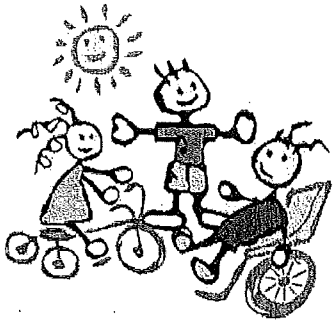
Contact us for more information
(855) 862-2075

Home Donate New Testimonials Contact Us



Support for Children with Special Needs

Kures 4 Kids, together with your help, provides support for low income families with children that have physical and mental developmental disabilities and special needs.



Kures 4 Kids mission is to empower local families of children with disabilities and disadvantages to live, laugh and grow. With the help of dedicated volunteers, generous individuals and corporate supporters, Kures 4 Kids is able to expand the horizons of deserving special needs children through many programs.

Did You Know?

1 in 6 Children in the United States is developmentally disabled

1 in 88 Children (1 in 54 are boys) have been diagnosed with Autism Spectrum Disorder (ASD)

Autism is up 23% from 2006 to 2008

1,000,000 residents of Washington State has no health insurance or 14.5%

Contact Us Today:

Name*

Phone number

Message

Submit

Your Support is Crucial to the Success in Helping Children Receive the Services they Need

Kures 4 Kids can only accomplish our mission with your generous financial and volunteer support. For a donation of $100 or more, you'll receive a special thank you gift.

Need our Help? We want to help you!

For assistance from our organization please complete the form above with desired information or services requested. Upon receipt, our staff will review and be in contact with you.

Contact us **today for more information about Kures 4 Kids and how we can help your child**

Proudly Serving Washington State

Home | Donate | New Testimonials | Contact Us

Kures 4 Kids
16212 Bothell Everett Hwy Suite F246
Mill Creek, WA 98012-1219
www.kures4kids.org

Toll Free: (855) 862-2075
Phone: (425) 225-6139
Fax: (425) 225-6319
info@kures4kids.org

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Children Need Your Support ~ Please Donate Today

Helping Children with Developmental & Physical Disabilities Live, Laugh, Grow!

Share: Information

Contact us for more information
(855) 862-2075

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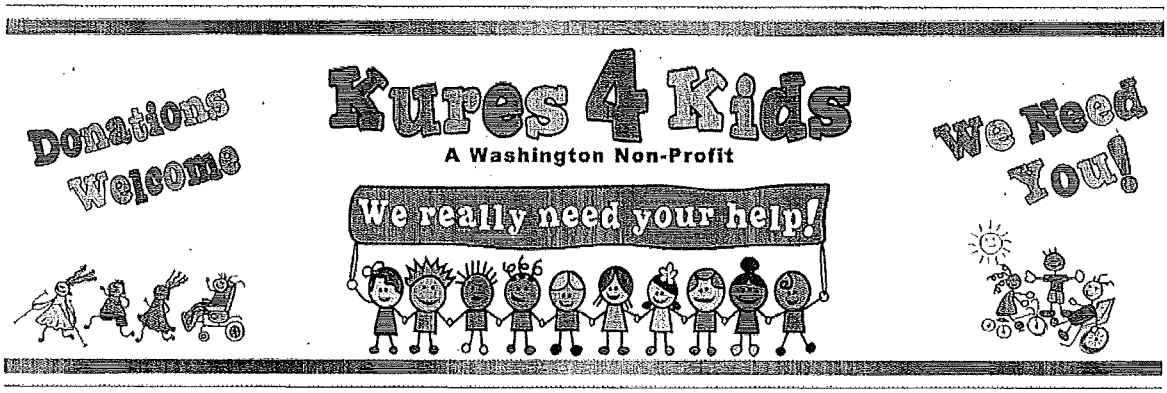

Your Donations are Greatly Appreciated! The Children Thank You For Your Support!

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Kures 4 Kids
16212 Bothell Everett Hwy Suite F246
Mill Creek, WA 98012-1219
www.kures4kids.org

Toll Free: (855) 862-2075
Phone: (425) 225-6139
Fax: (425) 225-6319
info@kures4kids.org

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Exhibit 18

Charitable Solicitations Program Charity Profile Report

Registration #33344

Kures 4 Kids

Mailing Address:
16212 Bothell Everett Hwy
Ste F246
MILL CREEK WA 98012

Street Address:
4623 145th Pl SE
SNOHOMISH WA 98296

Registration Status	Registered
Renewal Due	09/30/2014
Corporation Name	Kures 4 Kids View Details »
Other Names Used	Cures 4 Kids Knowledge 4 Kids Kurz 4 Kids
Phone	(425)530-1195
Fax	
Email	
Web Site	
Purpose Description	Kures 4 Kids mission/purpose is to help improve the quality of life for families with disabled and special needs children through mobility device assistance and also life enriching social and recreational activities with other local charities we support.
Federal EIN	45-4725919
Federal Tax Status	Will Apply

The following financial information has been provided to the Office of the Secretary of State by the above-named organization. Figures are for the organization's fiscal year ending **Oct 31, 2012.** The Secretary of State's Office does not verify the accuracy of the information or represents that it is accurate.

Beginning Assets	
Revenue	
Program Services	
Total Expenses	
Ending Assets	

Charity's Comments Regarding Solicitation Report

New organization, no activity for 10.31.12

Paid Fundraiser(s) Who Raise or Receive Contributions for This Charity

GANNON 001277

None reported.

Return to Search List

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Exhibit 19

State of Washington
Business Licensing Service
P O Box 9034
Olympia WA 98507-9034

Business License Application Record of Filing

Print Save

Congratulations! The application has been submitted

If you find any mistakes, please enter your corrections on the next screen.

Filing Information

Filing Date and Time:	**Jan 21 2013 7:35:06:000PM Pacific Time**
UBI Issued:	
Application Transaction #:	**20130215335**
(Refer to this number if you have questions about this application.)	
Total fees to be billed:	**$25.00**

Below are the licenses you are applying for.
Licenses with no additional requirements:

Tax Registration	$0.00
Trade Name (2 x $5.00)	$10.00
Processing Fee:	$15.00
Total fees to be billed to your account:	**$25.00**

Purpose of Application

Change Trade Name

Ownership Structure

Ownership Structure:	Non Profit Corporation
Is this application for a business with a Washington State location?	Yes
Will you have employees working in Washington State within 90 days?	No
Do you plan to hire independent contractors or people you will report on a 1099 form?	Yes
Federal Employer ID Number (FEIN):	454725919
Unified Business ID (UBI):	603187880
Business ID:	
Location ID:	
Business Location Address:	
Business Location City:	
State:	WA

Business Information On File

Legal Business Name:	KNOWLEDGE 4 KIDS
Legal Name:	KNOWLEDGE 4 KIDS
Date of Incorporation:	March 2012
State of Incorporation:	WA

Governing Person(s)

Person 1:

Title(s):	Chairman of the Board
Name:	MICHAEL GANNON
Phone:	
Birth Date:	
SSN:	
Percent Owned:	

Does this Governing Person have a spouse?

Business Information

Business Firm Name (doing business as):	Knowledge 4 Kids
Mailing Address:	16212 Bothell Everett Hwy Ste.F-246 Mill Creek, WA 98012

Business Location Information

Location Address:	16212 Bothell Everett Hwy Ste.F-246 Mill Creek, WA 98012
Is this business located within the city limits?	Yes
Do you want a separate tax return for each location or trade name?	No
First date of business:	January 2013
Phone:	(425) 225-6139
Fax Number:	(425) 225-6319
Email Address:	info@kures4kids.org
Estimated Gross Income:	$28,001 - $60,000
Products sold and Services provided:	Helping developmentally disabled children live life to the fullest.
Business activities in Washington State:	Services

Additional Business Information

Bank Name:	
Branch:	
Did you buy, lease or acquire all or part of an existing business?	None
Date bought/leased/acquired:	
Prior Business Name:	
Prior Owner's Name:	
Prior Owner's Phone:	
Did you purchase/lease any fixtures or equipment on which you have not paid sales or use tax?	No
Purchase or lease price:	
Is this business owned by, controlled by, or affiliated with any other business entity?	No
If you are changing your ownership structure (such as changing from sole proprietor to corporation), do you want to close the old account?	N/A
Old UBI number to be closed:	
Do you wish to cancel all the trade names registered under the old UBI?	No
Have you ever owned another business in Washington?	Yes
Business Name:	Michael Gannon
UBI Number:	601 592 653
If you need assistance, specify your language:	

Optional Insurance

Major operation of your business:	Other
Do you want unemployment insurance coverage for corporate officers?	No
Do you wish to apply for elective workers' compensation coverage for owners?	No
Do you wish to apply for elective workers' compensation coverage for excluded employment?	No

Trade Name(s)

Business Firm Name (doing business as):	Knowledge 4 Kids

Have you previously registered this name as a Trade Name in Washington (under this ownership structure)?	No
New name(s):	KURES 4 KIDS CURES 4 KIDS
Name(s) to cancel:	Knowledge 4 Kids

City Licenses

City of Bellingham:

Do you want to apply for the Bellingham city license at this time?	No

City of Carnation:

Do you want to apply for the Carnation city license at this time?	No

City of Duvall:

Do you want to apply for the Duvall city license at this time?	No

City of Enumclaw:

Do you want to apply for the Enumclaw city license at this time?	No

City of Granite Falls:

Do you want to apply for the Granite Falls city license at this time?	No

City of Lake Stevens License:

Do you want to apply for the Lake Stevens city license at this time?	No

City of Marysville:

Do you want to apply for the Marysville city license at this time?	No

City of Monroe:

Do you want to apply for the Monroe city license at this time?	No

City of Newcastle:

Do you want to apply for the Newcastle city license at this time?	No

City of Olympia:

Do you want to apply for the Olympia city license at this time?	No

City of Poulsbo:

Do you want to apply for the Poulsbo city license at this time?	No

City of Sammamish:

Do you want to apply for the Sammamish city license at this time?	No

City of Shoreline:

Do you want to apply for the Shoreline city license at this time?	No

City of Stanwood License:

Do you want to apply for the Stanwood city license at this time?	No

Prepared By:

Name:	Michael Gannon
Phone number:	(425) 225-6139
By checking this box, I declare under penalty of perjury under the laws of the State of Washington	

that I am the applicant or authorized representative of the firm making this application and that the information provided in this application, including any additional information provided separately, is true, correct and complete.	Yes

Your application has been completed and submitted. We will review your application within the next 24 business hours. Your license document will be mailed after all licenses are approved.

Please Print this page for your records.

Continue