

EAST COAST MORTGAGE GROUP, LLC, et al.

v.

BUREAU OF CONSUMER CREDIT PROTECTION

Argued September 14, 2017
Decided September 21, 2017

Panel: ALEXANDER, MEAD, GORMAN, JABAR, HJELM, and HUMPHREY, JJ.

MEMORANDUM OF DECISION

East Coast Mortgage Group, LLC, and Christopher M. Bain appeal from a judgment of the Superior Court (Kennebec County, *Murphy, J.*) affirming an order of the Bureau of Consumer Credit Protection (*Lund, HO*) finding that East Coast and Bain violated the Maine Consumer Credit Code, 9-A M.R.S. §§ 10-303-A(1)(D), 13-116(15) (2016), in their processing of two mortgage loan applications. *See* M.R. Civ. P. 80C. Contrary to their contention, the record reveals no “errors of law, abuse of discretion, or findings not supported by substantial evidence in the record” in the Hearing Officer’s decision. *Somerset Cty. v. Dep’t of Corr.*, 2016 ME 33, ¶ 14, 133 A.3d 1006 (quotation marks omitted) (also stating that the Law Court reviews the agency’s decision directly when the Superior Court acts in an appellate capacity pursuant to M.R. Civ. P. 80C). Accordingly, we affirm the judgment. *See Watts v. Bd. of Env’tl. Prot.*, 2014 ME 91, ¶ 5, 97 A.3d 115 (“Our review of state agency decision-making is deferential and limited.” (quotation marks omitted)).

The entry is:

Judgment affirmed.

Scott J. Lynch, Esq. (orally), Lynch & Van Dyke, P.A., Lewiston, for appellants East Coast Mortgage Group, LLC, and Christopher M. Bain

Janet T. Mills, Attorney General, James M. Bowie, Asst. Atty. Gen. (orally), and Judith M. Peters, Asst. Atty. Gen., Office of the Attorney General, Augusta, for appellee Bureau of Consumer Credit Protection

Kennebec County Superior Court docket number AP-2015-64
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