The 2013 Idaho Legislature evaluated and passed Department and industry-requested changes to existing laws involving mortgage and consumer lending related activities.

In addition to changes to the Idaho Residential Mortgage Practices Act and the Idaho Credit Code the legislature approved statutory language that allows licensees and applicants under the ICC and the Idaho Collection Agency Act the option of utilizing the Nationwide Mortgage Licensing System, an online licensing system, for maintaining their license records. The purpose of this change is to provide all licensees and license applicants the ability to obtain the benefits available to the Department’s mortgage licensees for online license maintenance. Those benefits include being able to establish a single licensing record for use among various state jurisdictions and to utilize an online technology platform for submitting required licensing information, maintaining license records and information, while allowing access to information 24/7 from any location with internet access.

The following is a general description of the changes to the Idaho Residential Mortgage Practices Act and the Idaho Credit Code and the purpose for the changes:

**Idaho Residential Mortgage Practices Act (IRMPA)**—

- Amended licensing renewal provisions for mortgage brokers, lenders, and loan originators to provide a reinstatement period for licensees who fail to renew their licenses on time. The purpose of this amendment is to allow a licensee who fails to renew on time, or who cannot clear renewal deficiencies by the renewal deadline, to reinstate a license within 60 days after the renewal deadline. This change reduces the amount of documentation required to get back in business and replaces the old process of resubmitting a new license application following a failure to renew the license by the renewal deadline. The reinstatement fee is limited, so that the total cost for license reinstatement is the same as applying for a new license — but with less paperwork and faster resolution.

- Amended a provision to establish that a license application is deemed withdrawn 60 days following notice of license application deficiencies during which time the applicant has not cleared those deficiencies. The purpose of this amendment is to allow the Department to treat a license application as withdrawn when an applicant fails to cure license application deficiencies rather than the alternative of initiating an administrative action leading to a formal denial order, which would have to be reported in future license applications.

(Continued from page 1)
Provided additional definitions and clarifications of exemptions. The changes add definitions for “control persons,” “financial services,” “expungement,” and the “NMLS Policy Guidebook.” These definitions will assist the Department in applying licensing standards to individuals and circumstances. The amendments clarify that mortgage license exemptions apply only to attorneys and accountants licensed in Idaho in the representation of their clients.

Amended provisions that allow the Department to treat failures to report certain information and misconduct in test taking or obtaining required education as violations of the IRMPA. It additionally disqualifies individuals found to have violated test taking or education policies or procedures from being designated as a Qualified Person in Charge (QPIC).

Finally, a requirement was added to require the designated QPIC for any mortgage broker/lender location to become an Idaho-licensed mortgage loan originator.

Idaho Credit Code (ICC) –

Amendments created license reinstatement provisions similar to those passed for the IRMPA. The purpose of this amendment is to allow a regulated lender or payday lender licensee who fails to renew on time, or who cannot clear renewal deficiencies by the renewal deadline, to reinstate a license within 60 days after the renewal deadline. This amendment reduces the amount of documentation required to get back in business and replaces the old process of resubmitting a new license application following a failure to renew the license by the renewal deadline. The reinstatement fee is limited, so that the total cost for license reinstatement is the same as applying for a new license — but with less paperwork and faster resolution.

Amendment that allows the Department to consider a regulated or payday lender license application to be withdrawn after a 60-day period in which an applicant has been unable to clear deficiencies. As with the change to the IRMPA, this allows the Department to treat a license as withdrawn in instances where the applicant cannot cure license application deficiencies as an alternative to initiating an administrative action leading to a formal denial order, which would have to be reported in future license applications.

Additional amendments clarify the applicability of the ICC to ensure that unlicensed individuals or entities who engage in advertising, soliciting, or offering consumer loans in Idaho must be properly licensed and can be held accountable for failing to comply with the provisions of the ICC.

Keeping in mind its objectives of promoting financial services in Idaho while also engaging in prudent regulation of those activities, the Department worked for many months with representatives of financial services industries to ensure that the above amendments satisfied the Department’s goals of reducing regulatory burdens while promoting efficient oversight of the industries the Department regulates.

Today we define success by publicity and bank accounts. But that’s not really success at all. Don’t believe the hype. Success is ephemeral. You have to define it yourself.

Chris Noth
Heard of the CFPB?

If your firm is engaged in virtually any activity that pertains to consumer financial matters, the Consumer Finance Protection Bureau (CFPB) is interested, and it has oversight.

Created as a result of the enactment of the Dodd-Frank Wall Street and Consumer Protection Act in 2010, the CFPB has since established its framework, changed regulations and processes, created rules and guidelines, and established field examination procedures for the financial services industry. And your business, regardless of its size or volume, can be subject to direct review. As you may be aware, the CFPB’s focus is on what are termed “Larger Participants” as defined in 2012. [http://www.consumerfinance.gov/regulations/](http://www.consumerfinance.gov/regulations/). Considering the total number of Larger Participants in all consumer financial sectors, the CFPB has plenty to do. However, it also maintains a staff of independent attorneys to which specific investigations can be assigned, or it might initiate an examination or investigation based on direct consumer complaints. It can and does participate in examinations and investigations conducted by other regulators, based on any number of concerns.

CFPB examinations are in depth, thorough, and may span several months from start to finish. The CFPB is concerned with all aspects of a firm’s operations, but places a strong emphasis on open and honest dealings with consumers, disclosure, and the sanctity of consumer information. The CFPB will review your firm’s policies and practices with respect to all Consumer Protection Act law: Equal Credit Opportunity Act, Privacy Act, Fair Credit Reporting Act, Truth in Lending Act, Fair Debt Collection Practices Act, Real Estate Settlement Procedures Act, etc. In addition to determining if the provisions of the Acts are being adhered to, the CFPB will expect that a formal program to monitor compliance is in place and is actively executed. A competent Compliance Management Program is core to the CFPB’s standards. In addition to how a firm implements Consumer Protection provisions, the CFPB will review the policies the firm has established to determine that the entities with which it collaborates are in compliance as well. In essence, the CFPB takes the position that a firm shares responsibility to ensure that the consumer’s rights were properly observed before and after its interest was acquired.

The CFPB is open as to its objectives and procedures and is encouraging the development of regulatory standards at all levels. It also maintains an active website, useful for both the financial industry and individual consumers.

Go to [http://www.consumerfinance.gov](http://www.consumerfinance.gov), or search for a specific topic such as “CFPB small lender examination procedures.” The CFPB has published an Examination Manual for each examination category that details the exact process that will be followed and what information will be required.

For an in depth review, the link first mentioned, [http://www.consumerfinance.gov/regulations](http://www.consumerfinance.gov/regulations), provides access to information relative to the rules and regulations by which the CFPB manages its activities.
Credit Reports are required of mortgage company control persons (Form MU2), which include QPICs and branch managers, as well as MLOs (Form MU4) for each new application and every annual license renewal. Everyone should become familiar with Idaho Policy 2011-01 pertaining to financial responsibility and the requirements to obtain or retain a license.

Criminal Background Checks for control persons will NOT be required until the functionality is available in the NMLS.

The Department does not mail annual renewal forms. For the past five years the Department has sent courtesy email notifications as a reminder to renew licenses and how to obtain necessary forms. It is important that all licensees keep current email addresses on file with the Department. If your internal control systems block batch or bulk emails you may want to consider contacting your IT department about changing that or adding the Department’s domain as a safe sender.

The Department no longer issues paper licenses for any of its consumer finance license programs. In 2008 the Department discontinued issuing paper licenses as part of a cost-saving directive with the exception of mortgage company licenses. However, in 2013 the Idaho Residential Mortgages Practices Act was amended to no longer require display of current license(s). All approved license information is displayed on the Department’s website at http://finance.idaho.gov, as well as renewal confirmation and other detailed information. Licenses may additionally be verified in the NMLS Consumer Access at http://www.nmlsconsumeraccess.org for mortgage brokers and lenders, mortgage loan originators and registered regulated lenders and exempt entities. Beginning in the fall of 2013 license verification for voluntary regulated lender, payday lender and collection agency NMLS participants will also be available.

The Nationwide Mortgage Licensing System (NMLS) can be reached by phone at (240) 386-4444 AND email at NMLS_CallCenter@statemortgageregistry.com.

Department examiners participated in 11 consumer education conferences, high school and college financial education training programs reaching over 387 participants and attendees between November 1, 2012 and May 31, 2013.

As of May 31, 2013 the Department has processed 36,720 loan originator sponsorship/relationship requests since January 2, 2008 when the NMLS went live.

Unlicensed activity remains the number one complaint received by the Department. If you become aware of an entity that may need to be licensed in order to conduct business in Idaho please contact the Department by email at mortgage@finance.idaho.gov or by calling (208) 332-8002 option 1.
### Consumer Finance Bureau Statistics

**As of May 31, 2013**

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</tbody>
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*Always bear in mind that your own resolution to succeed, is more important than any other one thing.*

Abraham Lincoln, letter to Isham Reavis, November 5, 1855
Mortgage Company and MLO Licensees Celebrate a Partial Fee Holiday at Renewal!

The Idaho Residential Mortgage Practices Act allows the Director to offer a recovery fund fee proration to licensees during the annual license renewal process once the fund reaches a balance of $1,550,000.00. That amount has been reached! Accordingly, the Director is authorizing a waiver of the full recovery fund fee payment amount for all mortgage company, branch and individual licensees for the renewal of their licenses for 2014.

Access Idaho and the Department of Finance Partner for Collection Agency Licensees

Access Idaho and the Department of Finance have partnered to offer collection agency applicants and licensees an online filing and record maintenance system for their company agent filings. The free voluntary option will allow a company to enter new agents, manage existing agents and rosters, receive quarterly and annual email filing reminders, track late or missing filings and even pay for their quarterly agent additions or annual agent fees. The cost of the design and maintenance of the system is covered by the Department. Licensees will only incur the cost of the convenience fee associated with their chosen payment method which will include electronic checks and certain credit cards. This new option will apply to both “paper” license filers and those that elect to participate in the NMLS. Watch for more information this fall!

Department of Finance Expands NMLS Option to Include Collection Agency and Regulated Lender Licensees and Applicants

Beginning September 1, 2013, collection agencies, regulated lenders, title lenders and payday lenders will have the option to transition their “paper” license files to the NMLS. After surveying licensees in 2012 enough interest was expressed for participation in the NMLS for the Department to seek legislative changes in the 2013 session. Licensees who opt to transition their records to the NMLS will be required to follow NMLS policies and procedures in addition to the requirements of the Idaho Collection Agency Act and Idaho Credit Code, renewal filing dates (December 31) and annual system maintenance fees. Participating in NMLS offers licensees online access to their records from any location for maintenance, filings, renewals, applications, reports, application and license statuses, as well as email renewal reminders and other notifications 24 hours a day. NMLS is waiving start-up system fees for companies that transition onto the NMLS in 2013. Also, companies transitioning in 2013 WILL NOT have to go through the license renewal process until the end of 2014 because all renewal fees for 2014 will be collected during the transition process. Licenses approved by the Department through the NMLS during the transition process will be valid through December 31, 2014. Watch for more detailed information to be mailed to each licensee in August.
Top Consumer Complaints

**Mortgage Servicers**  
Foreclosure issues; payment disputes; general customer service

**Mortgage Loan Originators**  
Failure to fund and general customer service

**Debt/Credit Counseling and Collection Agencies**  
Unlicensed activity; advertising; customer service related to account balances

**Mortgage Broker/Lender**  
Fee disputes and payment disputes/failure to fund

**Payday/Title and Consumer Lenders**

“TIPS”

Please help the Bureau expedite license applications and renewal application requests.

All license application and renewal requests, whether for a company main office, branch, or an individual, are processed in the order received and as quickly as possible. Unfortunately, the vast majority of applications arrive incomplete which slows the process for everyone. Not only are the applications initially reviewed, but then the amendments and additional submissions that come in have to be reviewed. Requests to submit deficiency responses all at one time are not adhered to—which means one application may have to be reviewed three or more times. If applications were double-checked and came in complete initially, turn-around time for approvals would be greatly reduced and licenses approved faster, which would be beneficial to everyone.

Additionally, each status check that is made reduces the time we can review applications or respond to email inquiries. Sending duplicate requests to multiple persons in the Bureau or leaving a voice mail immediately followed by an email delays reviews further as the people contacted have to coordinate communication with other Bureau employees to avoid duplication of efforts. Communication on any license application is primarily made through email or the NMLS. Additionally, if an examiner needs to talk to an applicant, the contact will be made through the contact person listed on the MU1/ICC1/CA1 or the individual if related to an MU2-4/ICC2/CA2-4. Issues related to a branch application are handled through the main/corporate office contact person and not branch managers or employees.

Mortgage inquiries and information not required to be filed in NMLS may be sent to mort-
gage@finance.idaho.gov. Loan originator inquiries and information not required to be filed in NMLS may be submitted to mlo@finance.idaho.gov. Regulated lender, title lender, payday lender and collection agency inquiries and information may be submitted to ICCmail@finance.idaho.gov.

- Please keep your email addresses and contact personnel information current! The Department’s primary method of communication and information distribution is electronic. Electronic communications include, but are not limited to:
  - training notices;
  - newsletters;
  - renewal reminders and information;
  - application and license deficiency notifications.

- Companies are encouraged to have a general email on record that more than one party in their business can access (not a third party entity) and is not subject to change due to employee turnover. Individual licensees are encouraged to keep a personal, non-work related email address current. Ultimately, it is the licensee’s responsibility to know the requirements of the law, rules and policies to maintain their licenses and operate their business activities within those standards.

- Collection agency licensees—did you receive a warning letter for not filing the Notification of Agents Report in the required format? Or for not filing timely? Did you receive a deficiency notice for failing to include your RPIC in the Notification of Agents or including the registration fee? Save time, improve accuracy and avoid delays in completing your filings by using the electronic filing option through Access Idaho expected to be available in September 2013. Please take that extra moment to review the instructions that accompany the Notification of Agents Report and call Karen Carlyle at 208-332-8085 prior to filing if you have questions.

- Paper forms and instructions are available on the Department’s website at http://finance.idaho.gov in the Collection Agency Forms section. Quarterly reports should be filed no earlier than a week prior to the deadline in order to provide the most current and accurate information. Quarterly filing dates should target between June 8-15, September 8-15 and December 8-15. Font size and format requirements are contained within the form instructions. Please comply with the instructions to avoid having a filing returned.
ENFORCEMENT ACTIONS
NOVEMBER 1, 2012 through MAY 31, 2013

REGULATED LENDERS, TITLE LENDERS, PAYDAY LENDERS

LEND CONNECT, LLC (Salt Lake City, UT) – November 5, 2012 - Consent Order entered for violations of the Idaho Credit Code. The company admitted to unlicensed payday lending activities. The company paid $1,500 in penalties, attorney fees and investigative costs. Additionally, the company agreed that all payday loans extended in Idaho while it was not licensed were void; that it would not attempt to collect on such loans; that it would forfeit the loan amounts extended; and that any moneys collected in connection with such loans would be returned to borrowers. A total of $5,176.06 was collected in connection with the loans. Of that amount, $852.87 was directly reimbursed by the company to the borrowers, $3,133.89 was disbursed by the Department to borrowers that it was able to locate, and the remaining $1,189.30 is being held in the Department’s trust until those funds are claimed.

SHORELINE ONLINE, LLC (Kansas City, Missouri) – On March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

ABORIGINAL GR ENTERPRISES aka SIGNMYLOAN.NET, CASH ADVANCE SERVICE, NLS CASHADVANCE, GOMYTOWN, LLC, US NATIONAL PAYDAY LOAN, AND ENOM, INC. (Vancouver, British Columbia) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and Idaho Payday Lending Act by engaging in online payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

FAST EFUNDS, LLC also d/b/a FASTEFUNDS.COM (Charlestown, Nevis, West Indies) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

CASH JAR a/k/a DOWN UNDER VENTURES LTD and HONG KONG PARTNERS, LTD (Belize City, Belize) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

VIP PDL SERVICES, LLC a/k/a THE VIP LOAN SHOP (Charlestown, Nevis, West Indies) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

HUSKHAWK GROUP LTD, d/b/a HUSKHAWK MARKETING GROUP and HUSKHAWK MARKETING COMPANY (Charlestown, Nevis, West Indies) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

GTI HOLDINGS, LLC (Wilmington, Delaware) – March 18, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

HYDRA FINANCIAL LIMITED LOAN FUND I also d/b/a HYDRA FINANCIAL LIMITED LOAN FUND II, HYDRA LIMITED LOAN FUND III, & HYDRA LIMITED LOAN FUND IV (Auckland, New Zealand) – April 3, 2013 – Order to Cease and Desist entered for violations of the Idaho Credit Code and the Idaho Payday Lending Act by engaging in payday lending activities without a license. The company failed to file a motion for reconsideration or an appeal.

MISCELLANEOUS

RESIDENTIAL LITIGATION GROUP, P.A. (Washington, DC and West Palm Beach, FL) – November 14, 2012 – Order to Cease and Desist entered for violations of the Financial Fraud Prevention Act and the Idaho Bank Act by disseminating information to the public that was confusing, misleading, and deceptive, which was derogatory to the financial condition of the financial institution. The order alleges the Department received complaints from two Idaho banks concerning advertisements that were disseminated to at least two (2) of their Idaho mortgage borrowers. The advertisements purported to be “Litigation Notifications,” where the company claimed that it would be filing potential claims against the Idaho customers’ mortgage lender for fraudulent lending actions and added that the recipient of the advertisement may be a potential plaintiff in that lawsuit. The company did not file a motion for reconsideration or for an appeal.

COLLECTION AGENCIES, DEBT/CREDIT COUNSELORS, DEBT BUYERS, DEBT SETTLEMENT COMPANIES, CREDIT REPAIR COMPANIES

JDR & ASSOCIATES INC., d/b/a IDAHO CREDIT REPAIR (Nampa, ID) – November 16, 2012 – Order to Cease and Desist entered for violations of the Idaho Collection Agency Act. The company had (Continued on page 10)
engaged in unlicensed credit counseling/credit repair activities in Idaho since 2012.

I RECOVERY, LLC (Las Vegas, NV) – November 29, 2012 – Order of Revocation entered revoking the collection agency license for failure to maintain a surety bond and failure to file Quarterly Notification of Agents reports by June 15, 2012 and by September 15, 2012 pursuant to the Idaho Collection Agency Act.

ACCELERATED REVENUE MANAGEMENT, INC., dba A.R.M. SOLUTIONS, INC. (Camarillo, CA) – November 30, 2012 – Consent Order entered for violations of the Idaho Collection Agency Act, specifically conducting collection activities without a license. The company paid $4,500 to the Department in penalties, attorney fees and investigative costs.

CLEAN SLATE CREDIT SERVICES (Bridgeport, TX) – December 11, 2012 – Consent Order entered for violations of the Idaho Collection Agency Act by operating a credit repair business in Idaho without the license required by the Act. The company paid to the Department $1,500 in penalties, attorney fees and investigative costs.

WESTWOOD ASSET MANAGEMENT, LLC, JOELLE J. LECLAIRE a/k/a JOELLE J. BRACE (Buffalo, NY) – January 14, 2013 – Order to Cease and Desist entered for violations of the Idaho Collection Agency Act by conducting collection activities in Idaho without a license.

STANDLEY AND ASSOCIATES, LLC. (Westminster, CO) – January 25, 2013 – Order to Cease and Desist entered for violations of the Idaho Collection Agency Act by engaging in collection activity in Idaho without a license. The order further alleges that the company failed to comply with the Department’s requests for information regarding its collection activities in Idaho. The company failed to file motion for reconsideration or an appeal.

RELIANT SUPPORT SERVICES, INC. (Lake Forest, California) – January 25, 2013 – Order to Cease and Desist for violations of the Idaho Collection Agency Act by conducting debt or credit counseling services to Idaho consumers without a license. The company failed to file motion for reconsideration appeal.

MIRACLE FINANCIAL, INC (Plymouth, Massachusetts) – February 6, 2013 – Order of Revocation entered revoking the collection agency license issued to the company. The order found the company had been administratively dissolved as of November 13, 2012, had failed to provide a Quarterly Notification of Agents/Collectors form and failed to maintain a surety bond as required under the Idaho Collection Agency Act.

TOTAL RECOVERY SOLUTIONS, LLC. (Kansas City, Missouri) – February 8, 2013 – Order to Cease and Desist entered for violations of Idaho Collection Agency Act by conducting collection activities in Idaho without a license. The company failed to file a motion for reconsideration by or appeal.

ACTION COLLECTION SERVICES, INC., dba INTERSTATE COLLECTIONS OF IDAHO, ACTION COLLECTION, FINANCIAL MANAGEMENT, CHECK-A-CHECK, and ACS (Boise, Idaho) – March 29, 2013– Order Terminating Prior Consent Orders entered after the company demonstrated to the Department that it had satisfied the requirement of those Orders.

REGIONAL ADJUSTMENT BUREAU, INC (Carrollton, Texas) – April 3, 2013 – Order to Cease and Desist entered for violations of the Idaho Collection Agency Act by engaging in collection activity in Idaho without a license. In the order, the Director also found that the company had violated the Act by threatening an Idaho business that it would “turn the matter over to the FBI unless the Idaho business paid immediately.” The company failed to file motion for reconsideration or an appeal.
### Important Dates to Remember

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<tr>
<th><strong>Renewals</strong></th>
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<tr>
<td>Collection Agencies -- <strong>Paper Submissions</strong></td>
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<td>Collection Agencies--<strong>NMLS</strong></td>
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<td>Regulated Lenders (includes payday and title lenders) <strong>Paper Submissions</strong></td>
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<td>February 28, 2014</td>
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<tr>
<td>Mortgage Loan Originators</td>
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<td>Reinstatement with fee</td>
<td>December 31, 2013</td>
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<td>February 28, 2014</td>
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### Annual Reporting of Activity

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<td>Collection Agencies (&quot;paper&quot; or NMLS licensees)</td>
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<td>Mortgage Broker/Lenders Call Reports</td>
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<tr>
<td>Regulated Lenders (&quot;paper&quot; or NMLS licensees)</td>
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*Idaho Collection Agency Annual Agent Report filings are due March 15 and Quarterly Agent Report filings are due on June 15, September 15 and December 15 regardless of whether company license records are maintained in a "paper" format or electronically on NMLS, or whether agent filings are reported on paper or electronically through Access Idaho. These must be filed as close to the 15<sup>th</sup> as possible to report accurate hiring additions and terminations as of that date—not weeks in advance or after. Please mark your calendar.*
Class Includes:

3 Hours Federal
1 Hour State
2 Hours Ethics
2 Hours Non-Traditional

IAMP, IMLA & NAPMW in conjunction with the Idaho Department of Finance present…..

8 Hours of Continuing Education (NMLS Approved)!

WHEN & WHERE:  (8:00am– 5:00pm, lunch break from 12-1 pm)
Coeur d’Alene– TBD
Boise- Thursday, October 17, 2013
MK Plaza Auditorium, 720 Park Blvd. Please park across the street.

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<tr>
<td>IAMP, NAPMW, IMLA Members:</td>
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<td>Non-Members:</td>
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<td>$75</td>
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<td>$149</td>
<td>$175</td>
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</tbody>
</table>

See below for membership information

| [ ] Boise, October 17th |

Name (as appears in NMLS database): ________________________________
NMLS#: __________________ Company: ________________________________
Email: ____________________________________________________________

[ ] Please add the IMLA luncheon for an additional $15 fee

NMLS requires you not miss more than 15 minutes of class time and have your photo ID and correct NMLS # to receive credit.

Amount Due: $_______  ( ) Check enclosed  ( ) Pay online with a Credit Card, go to www.idahomortgageprofessionals.org and click on “pay invoice”

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