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**BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE
OF THE STATE OF IDAHO**

STATE OF IDAHO, DEPARTMENT OF)	
FINANCE, CONSUMER FINANCE)	
BUREAU,)	Docket No. 2010-16-48
)	
Complainant,)	
)	CONSENT ORDER TO
vs.)	TERMINATE MORTGAGE
)	LOAN ORIGINATOR LICENSE
YELENA ANDRONIKOVNA SAAKOVA,)	
)	
Respondent.)	
_____)	

The above-captioned administrative proceeding was brought pursuant to the Idaho Residential Mortgage Practices Act, Idaho Code § 26-31-101 *et seq.* (the Act), and Idaho Code §§ 26-31-301 through 26-31-321, referred to as the “Idaho S.A.F.E. Mortgage Licensing Act of 2009” (Idaho S.A.F.E. Act), which is located in part 3 of the Act. The State of Idaho, Department of Finance, Consumer Finance Bureau (Department) and YELENA ANDRONIKOVNA SAAKOVA (the Respondent) have agreed to resolve such administrative proceeding through this Consent Order, without the necessity of a hearing or further legal proceedings. Therefore, the Department and the Respondent hereby stipulate and agree to the

following terms and conditions, and that the Director of the Idaho Department of Finance enter the following Order:

RESPONDENT

1. The Respondent is an individual whose most current address is 1873 E. Velora Drive, Post Falls, Idaho 83854. On July 9, 2009, the Department issued to the Respondent Idaho Mortgage Loan Originator License No. MLO-11865. The Respondent's NMLSR Unique ID Number is 182960.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

2. On September 14, 2010, the Department issued an administrative complaint alleging that the Respondent did not meet certain requirements set forth in the Idaho S.A.F.E. Act by July 31, 2010, the deadline applicable to the Respondent, pursuant to § 26-31-304(2)(a) of the Idaho S.A.F.E. Act.

3. The Respondent agrees that she did not meet the license requirements alleged in the administrative complaint, referenced in paragraph 2 above, by the deadline of July 31, 2010.

4. The Respondent agrees to the entry of this Consent Order immediately terminating the Respondent's Idaho mortgage loan originator license, as a consequence of failing to meet the license requirements of the Idaho S.A.F.E. Act described in the administrative complaint and as set forth above.

5. The Department and the Respondent acknowledge that the termination of the Respondent's Idaho mortgage loan originator license ordered herein does not constitute the revocation of such license. The termination of the Respondent's Idaho mortgage loan originator license is solely a consequence of the Respondent's failure to meet the Idaho S.A.F.E. Act license requirements by the statutory deadline of July 31, 2010.

6. The Respondent acknowledges and understands that after the entry of this Consent Order, she will no longer hold an Idaho mortgage loan originator license, and will no longer be authorized to originate mortgage loans in Idaho.

7. The Department acknowledges that the Respondent may reapply for an Idaho mortgage loan originator license at some future time, and if all license requirements are satisfied, the Department may issue an Idaho mortgage loan originator license to the Respondent. This Consent Order will not constitute a bar to the Department's future issuance of a mortgage loan originator license to the Respondent.

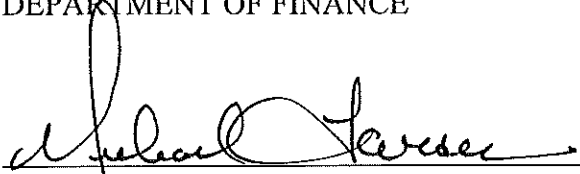
DATED this 24 day of September, 2010.



YELENA ANDRONIKOVNA SAAKOVA

DATED this 18th day of September, 2010.

STATE OF IDAHO
DEPARTMENT OF FINANCE



MICHAEL LARSEN
Consumer Finance Bureau Chief

ORDER

NOW, THEREFORE, based on the foregoing, IT IS HEREBY ORDERED that Idaho Mortgage Loan Originator License No. MLO-11865 issued by the Department to the Respondent, is HEREBY TERMINATED, effective on the date of the entry of this Consent Order.

DATED this 29th day of September, 2010.



STATE OF IDAHO
DEPARTMENT OF FINANCE

Gavin M. Gee
GAVIN M. GEE, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29 day of September, 2010, I served a true and correct of the foregoing CONSENT ORDER TO TERMINATE MORTGAGE LOAN ORIGINATOR LICENSE on the following by the designated means:

Yelena Andronikovna Saakova
1873 E. Velora Dr.
Post Falls, ID 83854

- U.S. Mail, postage prepaid
- Certified mail
- Facsimile: _____
- Email: _____

[Signature]
Paralegal