

RAÚL R. LABRADOR  
ATTORNEY GENERAL

JAMES J. SIMERI  
Chief of Consumer Protection Division

AMBER K. KAUFFMAN, ISB No. 10161  
Deputy Attorney General  
954 W. Jefferson Street, 2nd Floor  
Boise, Idaho 83702  
Telephone: (208) 947-8733  
Facsimile: (208) 334-4151  
Email: [amber.kauffman@ag.idaho.gov](mailto:amber.kauffman@ag.idaho.gov)  
*Attorneys for the Department of Finance*

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

In re Mortgage Loan Originator License  
Application of:

ANDRE LAMONT GRAY,  
NMLS ID No. 28433,

Applicant.

Docket No. 2025-16-17

**ORDER DENYING MORTGAGE  
LOAN ORIGINATOR LICENSE  
APPLICATION AND**

**NOTICE OF RIGHT TO A HEARING**

The Director of the State of Idaho, Department of Finance (“Department”), pursuant to the Idaho Secure and Fair Enforcement for Mortgage Licensing Act, Idaho Code §§ 26-31-301, *et seq.* (the “Act”), hereby issues this Order as to Andre Lamont Gray (“Applicant”).

The Applicant is entitled to a hearing on his qualifications for a license, if a request is made within fifteen (15) days of service of this order. If a request for a hearing is not made within the prescribed period, this order will become final.

**FINDINGS OF FACT**

1. The Applicant, a resident of the state of Michigan, applied for an Idaho Mortgage Loan Originator (“MLO”) license through the online Nationwide Mortgage Licensing System and

Registry (“NMLSR”) under NMLS ID No. 28433. This Applicant attested to the information provided and submitted the application on May 6, 2025.

2. The application Form MU4 seeks information on an applicant’s qualifications to be licensed as an MLO, and the “Disclosure Questions” section specifically requests information pertaining to an applicant’s financial, criminal, civil, judicial, and regulatory history.

3. In response to disclosure question (D), “Do you have any unsatisfied judgments or liens against you?” the Applicant responded, “No.”

4. As part of its regular application review under Idaho Code § 26-31-316, the Department obtained a public records background check through LexisNexis on May 8, 2025, to determine the Applicant’s fitness to be licensed.

5. The report showed a Chris Janusiewicz and Kelly Peterson judgment of \$36,000.00 (Case No. 2023EV000254) rendered on April 27, 2023, in the 12th Judicial Circuit Court of Illinois, which had not been disclosed on the Applicant’s Form MU4. The Department obtained a copy of the judgment from the 12th Judicial Circuit Court of Illinois and verified that the judgment remained unsatisfied.

6. On May 9, 2025, the Department informed the Applicant that it had obtained judgment information that required disclosure on the Form MU4. The Department provided notice of its intent to deny the application in four (4) weeks based on an inaccurate application, unless the Applicant could provide documentation showing the judgment was not subject to disclosure because it was resolved prior to the application date. The Applicant was also provided the opportunity to withdraw the application.

7. On June 3, 2025, the Applicant submitted an amendment to his Form MU4 through the NMLS addressing the judgment. The amendment stated:

*I am writing in reference to a civil judgment listed in the 12th Judicial Circuit Court in Illinois under case number 2023EV000254, rendered on April 27, 2023, involving Chris Janusiewicz and Kelly Peterson. I respectfully request that this matter not be considered a reportable event under Question D of my MU4 application, as I was a victim of identity theft in this case. I have never lived at the address associated with this judgment and had no involvement in the proceedings.*

8. Attached to the June 3, 2025, amendment, the Applicant uploaded a copy of an Identity Theft Case Report filed with the Wixom Police Department on December 14, 2023. The Identity Theft Case Report only details credit cards and does not indicate the Chris Janusiewicz and Kelly Peterson judgment is in any way associated with the Identity Theft event.

9. In response to the amendment submitted by the Applicant, the Department Examiner sent the Applicant an email on June 3, 2025, informing him that the police report was insufficient to evidence the item was not his. Additionally, the email drew attention to the fact that on September 8, 2022, the Applicant disclosed on his Form MU4 that he had lived at the residential address connected to the judgment. No email response was received from the Applicant.

10. Based upon its investigation, the Department has concluded that the Chris Janusiewicz and Kelly Peterson judgment against Applicant remains unsatisfied and was required to be disclosed on the Applicant's MLO application.

#### **FINDINGS AND CONCLUSIONS OF LAW**

11. The allegations set forth in paragraphs 1 through 10 above are fully incorporated herein by this reference.

12. Idaho Code § 26-31-304 provides that an individual shall not engage in the business of a mortgage loan originator without first obtaining, and maintaining annually, a license.

13. Idaho Code § 26-31-305(1) provides that an applicant for a mortgage loan originator license must apply through the NMLSR in a form required by the Director of the Idaho Department of Finance (Director).

14. Idaho Code § 26-31-306(1)(d) provides that the Director shall not issue a mortgage loan originator license under the Act unless the Director makes a finding that an applicant has demonstrated financial responsibility, character, and general fitness sufficient to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purposes of the Act.

15. Pursuant to Idaho Code § 26-31-306(1)(h), before an application for license can be approved, an applicant must provide all information on the application as required per Idaho Code § 26-31-305. Idaho Code § 26-31-305(10) further provides that an applicant shall make complete disclosure of all information as set forth in the application.

16. Pursuant to Idaho Code § 26-31-313(1)(a) and (b), the Director may deny a license if an applicant violates the Act, withholds information or makes a material misstatement in an application for a license.

17. The Applicant made a material misstatement of fact in his application by failing to disclose his judgment in the Disclosure Explanation section of his application, which is grounds to deny his application for licensure pursuant to Idaho Code § 26-31-306(1)(d) and (h) and § 26-31-313(1)(a) and (b).

18. The Director finds that Applicant's failure to disclose his outstanding judgment on the Form MU4 demonstrates that the Applicant lacks the appropriate character and fitness sufficient to command the confidence of the community and cannot be warranted to operate honestly, fairly, and efficiently within the purposes of the Act.

19. The Director further finds that due to the Applicant's outstanding judgment, the Applicant has failed to demonstrate the financial responsibility required of an MLO. *See* Idaho Code §§ 26-31-306(1)(d)(i) and 26-31-306(1)(d)(iv).

20. The Director cannot make the requisite findings under Idaho Code §§ 26-31-306(1)(d) and 26-31-306(h); therefore, it is appropriate to deny the Applicant's request for an Idaho mortgage loan originator license, pursuant to Idaho Code § 26-31-313(1).

### **ORDER**

**NOW, THEREFORE, BASED ON THE FOREGOING FINDINGS OF FACT AND CONCLUSIONS OF LAW, AND PURSUANT TO IDAHO CODE §§ 26-31-313(1)(a) and (b), IT IS HEREBY ORDERED THAT THE APPLICATION FOR A MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION ATTESTED TO AND SUBMITTED BY ANDRE LAMONT GRAY, NMLS #28433, ON MAY 6, 2025, IS DENIED.**

### **NOTICE**

A hearing will be granted to the Applicant if a written request for a hearing is received by the Department within fifteen (15) days of the service date of this order.

The written request may be submitted by email to [erin.vanengelen@finance.idaho.gov](mailto:erin.vanengelen@finance.idaho.gov) or mailed to the following address:

Attn: Erin Van Engelen  
Consumer Finance Bureau Chief  
Idaho Department of Finance  
P.O. Box 83720  
Boise, Idaho 83720-0031

A copy of the request may be copied to the Department's counsel, Amber K. Kauffman, Deputy Attorney General, at [amber.kauffman@ag.idaho.gov](mailto:amber.kauffman@ag.idaho.gov).

If a hearing is timely requested, the Department will assign the contested case proceeding

to the Office of Administrative Hearings pursuant to Idaho Code § 67-5280(2)(a). Proceedings will be conducted in accordance with the Idaho Administrative Procedure Act, Idaho Code §§ 67-5201 *et seq.* and the Idaho Rules of Administrative Procedure (IDAPA 62.01.01).

Pursuant to Idaho Code § 26-31-305(6), if an appeal is made, the Applicant shall reimburse the Director for her reasonable and necessary expenses incurred as a result of the appeal.

**IT IS SO ORDERED.**

DATED this 22<sup>nd</sup> day of June 2025.



STATE OF IDAHO  
DEPARTMENT OF FINANCE

A handwritten signature in blue ink, appearing to read "Patricia R. Perkins", is written over a horizontal line.

PATRICIA R. PERKINS, Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 27<sup>th</sup> day of June 2025, I caused a true and correct fully executed copy of the foregoing ORDER DENYING MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION AND NOTICE OF THE OPPORTUNITY TO APPEAL to be served on the following by the designated means:

Andre Lamont Gray  
22105 Atlantic Pointe  
Farmington Hills, MI 48336-4327

☒ U.S. Mail, Postage Paid  
☒ Certified mail  
☐ Facsimile  
☒ Email: [AgrayA010@gmail.com](mailto:AgrayA010@gmail.com);  
[AndreGray@nextdoorlending.com](mailto:AndreGray@nextdoorlending.com)

  
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Ailen Evaniuck  
Paralegal