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

In re Mortgage Loan Originator License
Application of:

JONATHAN HOWARD,
NMLS ID No. 2587985,

Applicant.

Docket No. 2025-16-08

**ORDER DENYING MORTGAGE
LOAN ORIGINATOR LICENSE
APPLICATION AND NOTICE OF
THE OPPORTUNITY TO APPEAL**

The Director of the State of Idaho, Department of Finance (“Department”), pursuant to Idaho Code §§ 26-31-306(1)(d); 26-31-306(1)(h); 26-31-313(1)(a) and/or 26-31-313(1)(b) of the Idaho Residential Mortgage Practices Act (“Act”), hereby issues this Order.

FINDINGS OF FACT

1. The Applicant, Jonathan Howard, a resident of the state of Colorado, applied for an Idaho Mortgage Loan Originator (“MLO”) license through the online Nationwide Mortgage Licensing System and Registry (“NMLSR”) under NMLS No. 2587985. This Applicant attested to the information provided and submitted the application on February 13, 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 February 14, 2025 to determine the Applicant’s fitness to be licensed.

5. The report reflected three judgments:

- McLeod, Alexander, Powel and Apfell P.C. judgment for \$110,000.00 (Case #04CV0470), originally rendered September 1, 2006, in Galveston County District Court, Texas, first renewed on January 22, 2015, and renewed again on May 8, 2024.
- Michael Stewart judgment for \$11,254.39 (Case #17-07-08923), rendered October 16, 2017, in Montgomery County Court, Texas.
- Portfolio Recovery Associates LLC judgment for \$1,760.35 (Case #2023C-030788), rendered May 30, 2023, in Montgomery County Court, Texas.

All three judgments had not been disclosed on the Applicant’s Form MU4. The Department obtained copies of the respective judgments from the Galveston County Court in Texas and Montgomery County District Court also in Texas websites and verified that all judgments remained unsatisfied.

6. On February 19, 2025, the Department informed the Applicant that it had obtained judgments information that required disclosure on Question (D) of 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 judgments

were not subject to disclosure because they were resolved prior to the application date. The Applicant was also provided the opportunity to withdraw the application. The Applicant did not respond.

7. Based upon its investigation, the Department has concluded that the judgments against the Applicant described above have not been satisfied.

FINDINGS AND CONCLUSIONS OF LAW

8. The allegations set forth in paragraphs 1 through 7 above are fully incorporated herein by this reference.

9. 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.

10. 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).

11. 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.

12. 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.

13. Pursuant to Idaho Code § 26-31-313(1)(a) and (b), the Director may deny a license if

an applicant violates the Act and/or withholds information or makes a material misstatement in an application for a license.

14. The Applicant made a material misstatement of fact in his application by failing to disclose his judgments in the answer to question “D”, 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).

15. The Director finds that Applicant’s failure to disclose his judgments 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.

16. 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 JONATHAN HOWARD NMLS #2587985, ON FEBRUARY 13, 2025, IS DENIED.

NOTICE OF THE OPPORTUNITY TO APPEAL

17. The Applicant is HEREBY NOTIFIED that he may appeal from this ORDER. Such appeal must be in writing and submitted to the Department within fifteen (15) days after the service of this Order. A copy of the request for hearing shall be served via **mail** or via **email** as follows:

Attn: Lisa Baker
Assistant to the Director
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

Lisa.Baker@finance.idaho.gov

A copy of the request for an appeal may also be served on the Department's counsel, Amber K. Kauffman, Deputy Attorney General, at amber.kauffman@ag.idaho.gov.

18. If the Applicant timely appeals this action, the Department will assign the contested case proceeding to the Office of Administrative Hearings pursuant to Idaho Code § 67-5280(2)(a). Subsequent proceedings in this matter will be conducted in accordance with the Idaho Administrative Procedure Act, Idaho Code § 67-5201 *et seq.* and the Idaho Rules of Administrative Procedure of the Attorney General (IDAPA 04.11.01).


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

IT IS SO ORDERED.

DATED this 11th day of April 2025.



STATE OF IDAHO
DEPARTMENT OF FINANCE


PATRICIA R. PERKINS, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 14th day of April 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:

Jonathan Howard
1722 High Plains Dr.
Superior, CO 80027

- ☒ U.S. Mail, Postage Paid
- ☒ Certified mail
- ☐ Facsimile
- ☒ Email: jhowardz@hotmail.com



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Paralegal