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

In re:

AWARE MORTGAGE PROCESSING LLC  
Idaho Mortgage Broker/Lender License No.  
MBL - 2082432759  
NMLS No. 2432759

Licensee.

Docket No. 2024-08-01

**ORDER REVOKING IDAHO  
MORTGAGE BROKER/LENDER  
LICENSE**

After issuance and service of the Director’s Notice of Intent to Issue Order Revoking Idaho Mortgage Broker/Lender License and Notice of the Opportunity to Initiate a Contested Case and Request a Hearing (“Notice”) on September 24, 2024, Aware Mortgage Processing LLC (“Licensee”) failed to assert its right to request an administrative hearing within twenty-eight (28) days. Therefore, the Director now issues its final Order Revoking Idaho Mortgage Broker/Lender License.

**FINDING OF FACT**

1. The Licensee is a California limited liability company conducting business from 27161 Pinario, Mission Viejo, California 92692. The Licensee made an initial filing with the

Idaho Secretary of State to conduct business in Idaho on January 5, 2023.

2. The Licensee is licensed by the Idaho Department of Finance (“Department”) as a mortgage broker/lender on January 17, 2023, with Idaho Mortgage Broker/Lender License No. MBL-2082432759 and Nationwide Multistate Licensing System (“NMLS”) No. 2432759.

3. On December 5, 2023, the Licensee applied for renewal of the Idaho Mortgage Broker/Lender License through the NMLS and initiated an ACH Payment for the \$150.00 annual license renewal fee.

4. On December 8, 2023, the renewal of the license was approved.

5. On December 11, 2023, and on January 3, 2024, the Department and the Licensee received notification from the NMLS that the \$150.00 annual license renewal fee was returned as a failed ACH.

6. On January 3, 2024, the Licensee initiated another ACH payment through the NMLS which subsequently failed on January 31, 2024.

7. On March 26, 2024, the Department notified the Licensee through the NMLS that the file would be referred to its legal department for termination of the license if the fees were not paid by April 2, 2024.

8. On April 23, 2024, the Idaho Secretary of State changed the filing status of the Licensee from Active-Existing to Inactive-Revoked (Administrative).

9. To date the Licensee has not contacted the Department to remedy the failed ACH payments nor has the filing with the IDSOS been reinstated.

### **CONCLUSIONS OF LAW**

Paragraphs 1 through 9 above are fully incorporated herein by this reference.

10. Idaho Code § 26-31-208(3) provides that a mortgage broker and mortgage lender

licensee must file a license renewal application with the Director through the NMLS and pay a fee of \$150.00 by December 31 of each year, in order for a license to be renewed.

11. The Director requires mortgage broker or mortgage lender licensees to maintain its registration with the secretary of state to do business in Idaho. Idaho Code § 26-31-206(1). To maintain its registration, the entity must file an annual report with the secretary of state, and the secretary of state may terminate a foreign entity's registration if the entity does not file its annual report by the date it is due. Idaho Code §§ 30-21-213; 30-21-503 and 30-21-511(a)(1).

12. Pursuant to Idaho Code § 26-31-207(1)(a), a license may be revoked after notice and the opportunity for a hearing, if the director finds that the licensee has violated a provision of the Idaho Residential Mortgage Practices Act or any rule or order issued pursuant thereto.

13. Based on these facts, the Department finds that the Licensee has violated Idaho Code § 26-31-206(1) and Idaho Code § 26-31-208(3) of the Act in failing to file its required annual report to maintain its registration with the secretary of state and in failing to pay the required \$150 renewal application fee.

### **ORDER**

Based upon the foregoing and pursuant Idaho Code § 26-31-207(1)(a) of the Idaho Residential Mortgage Practices Act it is hereby ORDERED that the Licensee's license as a mortgage broker/lender is REVOKED;

As the licensee failed to assert its prior right to request an administrative hearing, this matter is hereby concluded. *See* Idaho Code § 67-5271.

IT IS SO ORDERED.

DATED and EFFECTIVE this 24<sup>th</sup> day of October 2024.



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**

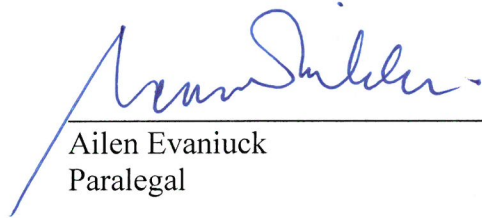
I HEREBY CERTIFY that on this 24<sup>th</sup> day of October 2024, I caused a true and correct copy of the foregoing fully executed ORDER REVOKING IDAHO MORTGAGE BROKER/LENDER LICENSE to be served on the following by the designated means:

Shannon Franz,  
President  
Aware Mortgage Processing LLC  
27161 Pinaro  
Mission Viejo, CA 92692

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile
- Email: [shannon@awareprocessing.com](mailto:shannon@awareprocessing.com)

Aware Mortgage Processing LLC  
c/o Registered Agents, Inc.  
784 S. Clearwater Loop, Ste. R  
Post Falls, ID 83854

- U.S. Mail, Postage Paid
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Ailen Evaniuck  
Paralegal