



## **Idaho Department of Finance**

### **MORTGAGE ADVISORY BOARD MEETING**

**Tuesday February 3, 2026, from 3:00 p.m. – 4:30 p.m.**

**Idaho Department of Finance, Pend Orielle River Room**

**11341 W. Chinden Blvd., Ste. A300, Boise ID 83714**

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#### **2026 ADVISORY BOARD MEMBERS**

**Diane Vanoverbeke**  
Meridian, Idaho

**Joseph Pattee**  
Boise, Idaho

**Kellie Allen**  
Eagle, Idaho

**Michelle Guth**  
Boise, Idaho

#### **DEPARTMENT REPRESENTATIVES**

**Salvador Cruz, Director**  
**Erin Van Engelen, Consumer Finance Bureau Chief**  
**Matt Maurer, Deputy Attorney General**  
**Daniel Kline, Supervising Examiner/Investigator**  
**Carey Phillips, Supervising Examiner/Investigator**  
**Mel White, Administrative Assistant**

## **Agenda**

### **I. GENERAL DISCUSSION ITEMS**

- a. Welcome by Idaho Department of Finance – Erin Van Engelen
- b. Introductions
- c. Advisory Board Mortgage Industry Updates
  - i. Market Highlights, Trends, and Concerns
- d. Department of Finance Updates
  - i. Mortgage Company Program Update – Daniel Kline
  - ii. Mortgage Loan Originator Program Update – Carey Phillips

### **II. OTHER BUSINESS**