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

In re Renewal of Mortgage Loan Originator
License Application of:

KATHARINE ANN HARRIS,
NMLS ID No. 1080694,

Applicant.

Docket No. 2026-10-05

**ORDER DENYING RENEWAL OF
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 (“I.C.”) §§ 26-31-301, *et seq.* (the “Act”), hereby issues this Order denying the renewal of the mortgage loan originator license application of Katharine Ann Harris (“Applicant”).

The Applicant is entitled to a hearing on her qualifications for the renewal of 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 Minnesota, applied for the renewal of her Idaho

Mortgage Loan Originator (“MLO”) license through the online Nationwide Multistate Licensing System (“NMLS”) under NMLS ID No. 1080694. This Applicant attested to the information provided and submitted the renewal application on December 17, 2025.

2. The application Form MU4 seeks information on an applicant’s qualifications for the renewal 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 I.C. § 26-31-316, the Department obtained a public records background check through LexisNexis on December 8, 2025, to determine the Applicant’s fitness for license renewal.

5. The report showed that the Applicant had an unsatisfied Federal Tax Lien in the amount of \$197,360.27 recorded with the Dakota County Recorder on October 28, 2024, under Federal Tax Lien Serial #503414324.

6. On December 22, 2025, the Department obtained copies of the Federal Tax Lien Serial #503414324 recorded October 28, 2024, from the Dakota County Recorder.

7. On December 22, 2025, the Department provided notice to the Applicant with its intent to deny the renewal application based on an inaccurate application. No action was taken by the Applicant.

8. Based upon its investigation, the Department has concluded that the federal tax lien against the Applicant described above have not been satisfied.

FINDINGS AND CONCLUSIONS OF LAW

9. The allegations set forth in paragraphs 1 through 8 above are fully incorporated herein

by this reference.

10. I.C. § 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.

11. I.C. § 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).¹

12. I.C. § 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.

13. Pursuant to I.C. § 26-31-306(1)(h), before an application for license can be approved, an applicant must provide all information on the application required by I.C. § 26-31-305. I.C. § 26-31-305(10) further provides that an applicant shall make complete disclosure of all information as set forth in the application. To renew a mortgage loan originator license, the licensee must continue to meet the requirements under the act and file each year a renewal application containing such information as the director may require. I.C. § 26-31-309.

14. Pursuant to I.C. § 26-31-313(1)(a) and (b), the Director may deny or decline to renew a license if an applicant violates the Act, withholds information or makes a material misstatement in an application or renewal application for a license.

15. The Applicant made a material misstatement of fact in her application by failing to

¹ The original version of the Nationwide Multistate Licensing System and Registry (“NMLS”) was named Nationwide Mortgage Licensing System and Registry (“NMLSR”)

disclose her existing federal tax lien in the answer to question “(D)”, which is grounds to deny her application for licensure pursuant to I.C. § 26-31-306(1)(d) and (h) and § 26-31-313(1)(a) and (b).

16. The Director finds that Applicant’s failure to disclose her federal tax lien on the Form MU4 demonstrates that the Applicant lacks the appropriate character and fitness sufficient to command the confidence of the community.

17. The Director further finds that due to the Applicant’s failure to disclose her federal tax lien on the Form MU4 constitutes a failure to provide complete information in the application as required by I.C. § 26-31-305(10).

18. The Director cannot make the requisite findings under I.C. §§ 26-31-306(1)(d) and (h); therefore, it is appropriate to deny the Applicant’s request to renew her Idaho mortgage loan originator license, pursuant to I.C. § 26-31-313(1).

ORDER

NOW, THEREFORE, BASED ON THE FOREGOING FINDINGS OF FACT AND CONCLUSIONS OF LAW, AND PURSUANT TO I.C. §§ 26-31-313(1)(a) and (b), IT IS HEREBY ORDERED THAT THE RENEWAL APPLICATION FOR A MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION ATTESTED TO AND SUBMITTED BY KATHARINE ANN HARRIS NMLS # 1080694 ON DECEMBER 17, 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 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, Matthew Maurer, Lead Deputy Attorney General, at matthew.maurer@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 I.C. § 67-5280(2)(a). Proceedings will be conducted in accordance with the Idaho Administrative Procedure Act, I.C. §§ 67-5201 *et seq.* and the Idaho Rules of Administrative Procedure (IDAPA 62.01.01).

Pursuant to I.C. § 26-31-305(6), if a hearing is held, the Applicant shall reimburse the Director for his reasonable and necessary expenses incurred as a result of the hearing.

IT IS SO ORDERED.

DATED this 26th day of January 2026.



STATE OF IDAHO
DEPARTMENT OF FINANCE

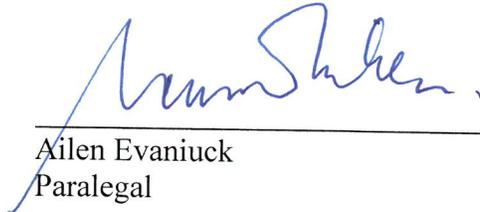

SALVADOR CRUZ, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 26th day of January 2026, I caused a true and correct fully executed copy of the foregoing ORDER DENYING RENEWAL OF MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION AND NOTICE OF RIGHT TO A HEARING to be served on the following by the designated means:

Katharine Ann Harris
19503 Hibbing Way
Lakeville, MN 55044-2213

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile
- Email: harriskatieann@gmail.com;
kate.harris@mortgagesolutions.net



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