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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:

JOSSUE EDUARDO RUIZ LUNA,  
NMLS ID No. 2663182,

Applicant.

Docket No. 2026-10-20

**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 (“I.C.”) §§ 26-31-301, *et seq.* (the “Act”), hereby issues this Order denying the mortgage loan originator license application of Jossue Eduardo Ruiz Luna (“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 Idaho, applied for an Idaho Mortgage Loan Originator (“MLO”) license through the online Nationwide Multistate Licensing System and

Registry (“NMLS”) under NMLS No. 2663182. The Applicant submitted the application on April 4, 2026, attesting to all information provided therein.

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 I.C. § 26-31-316, the Department obtained a public records background check through LexisNexis on April 7, 2026, to determine the Applicant’s fitness to be licensed.

5. The record showed that the Applicant has three judgments with the Canyon County Magistrate Court as follows:

- a. Portfolio Recovery Associates, LLC judgment (Case No. CV14-20-00445) for \$3,002.53 filed on February 20, 2020.
- b. Midland Funding LLC judgment (Case No. CV14-19-04908) for \$2,866.03 filed on January 16, 2020.
- c. Capital One Bank (USA), N.A. judgment (Case No. CV14-19-03602) for \$2,219.30 filed on June 5, 2019.

6. On April 7, 2026, the Department accessed Case Information through the Idaho iCourt System (<https://icourt.idaho.gov>) and found no evidence that any of the three above judgments were satisfied.

7. The judgments uncovered by the Department stated above were not disclosed in the Applicant’s Form MU4.

8. On April 8, 2026, the Department informed the Applicant that it obtained judgments

information that required disclosure on the Form MU4. The Department provided notice of its intent to deny the application in four (4) weeks, unless the Applicant provided documentation showing the judgments were not subject to disclosure because they were resolved prior to the application date. The Applicant was alternatively provided the opportunity to withdraw the application and re-apply with a new, corrected application. No action was taken by the Applicant by the deadline of May 6, 2026.

9. Based upon its investigation, the Department has concluded that the judgments against the Applicant described above were not properly disclosed.

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

10. The allegations set forth in paragraphs 1 through 9 above are fully incorporated herein by this reference.

11. 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.

12. 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).<sup>1</sup>

13. 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.

14. Pursuant to I.C. § 26-31-306(1)(h), before an application for license can be approved,

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

an applicant must provide all information on the application required by I.C. § 26-31-305. I.C. § 26-31-305(10) provides that an applicant shall make complete disclosure of all information required in the application.

15. Pursuant to I.C. § 26-31-313(1)(a) and (b), the Director may deny a license if an applicant violates the Act, fails at any time to meet the requirements of I.C. § 26-31-306, withholds information, or makes a material misstatement in an application for a license.

16. The Applicant made a material misstatement of fact in his application by failing to disclose his unsatisfied judgments in answering question “D”, which is grounds to deny his application for licensure pursuant to I.C. § 26-31-306(1)(d) and (h) and § 26-31-313(1)(a) and (b).

17. The Director finds that the Applicant’s failure to disclose his judgments on the Form MU4 demonstrates that the Applicant lacks the appropriate character and general fitness sufficient to command the confidence of the community and to warrant a determination that the Applicant will operate honestly, fairly, and efficiently within the purposes of the Act.

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

19. 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 for an 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 APPLICATION FOR A MORTGAGE LOAN ORIGINATOR LICENSE ATTESTED TO AND SUBMITTED BY JOSSUE EDUARDO**

**RUIZ LUNA, NMLS # 2663182, ON APRIL 4, 2026, 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

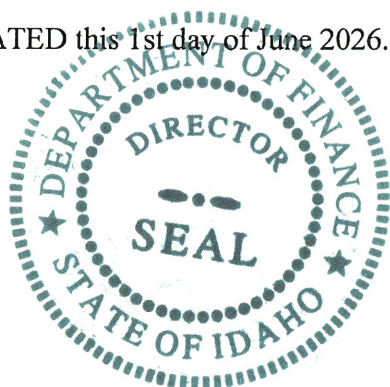
A copy of the request may be copied to the Department's counsel, Dallin Creswell, Deputy Attorney General, at [dallin.creswell@ag.idaho.gov](mailto:dallin.creswell@ag.idaho.gov).

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, pro rata, the Director for his reasonable and necessary expenses incurred as a result of the hearing.

**IT IS SO ORDERED.**

DATED this 1st day of June 2026.



STATE OF IDAHO  
DEPARTMENT OF FINANCE

SALVADOR CRUZ, Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 1<sup>st</sup> day of June 2026, I caused a true and correct fully executed copy of the foregoing ORDER DENYING MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION AND NOTICE OF RIGHT TO A HEARING to be served on the following by the designated means:

Jossue Eduardo Ruiz Luna  
17643 Mountain Springs Ave.  
Nampa, ID 83687-5386

- U.S. Mail, Postage Paid
- Certified mail
- Facsimile
- Email: [ruiz1044at@gmail.com](mailto:ruiz1044at@gmail.com);  
[jossue.ruiz@mottomortgage.com](mailto:jossue.ruiz@mottomortgage.com)

  
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Ailen Evaniuck  
Paralegal