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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: CHRISTEIN PAUL BANKS, NMLS ID No. 2840153, Applicant.	Docket No. 2026-10-23 **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 Christein Paul Banks ("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 Texas, applied for an Idaho Mortgage Loan Originator ("MLO") license through the online Nationwide Mortgage Licensing System and Registry ("NMLS") under NMLS ID No. 2840153. On June 9, 2026, the Applicant attested to all information contained in the application, and the application was submitted by Brandye Wilson of Rocket Mortgage, LLC on June 10, 2026.

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 Financial Disclosure question (12), "Do you have any unsatisfied judgments 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 June 24, 2026, to determine the Applicant's fitness to be licensed.

5. The report showed a Montoro judgment for $3,712.00 (Case #JE1902110L) rendered in the Texas Justice of the Peace, 4-2 Court in Dallas County on September 4, 2019, that he failed to disclose.

6. The Department obtained an online Case Information for the judgment through the Dallas County, Texas Court Portal (https://courtsportal.dallascounty.org/DALLASPROD/Home/Dashboard/29). The judgment was not disclosed in the Applicant's Form MU4.

7. On June 24, 2026, the Department informed the Applicant that it had obtained judgment information that required disclosure on 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 judgment was not subject to disclosure because it was 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 July 22, 2026.

8. Based upon its investigation, the Department has concluded that the judgment against the Applicant described above has 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

[1] The original version of the Nationwide Multistate Licensing System and Registry ("NMLS") was named Nationwide Mortgage Licensing System and Registry ("NMLSR").

approved, an applicant must provide information on the application as 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.

14. 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, or withholds information or makes a material misstatement in an application for a license.

15. The Applicant made a material misstatement of fact in his application by failing to disclose his judgment in the answer to question "12", 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).

16. The Director finds that the Applicant's failure to disclose his judgment 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.

17. The Director further finds that the Applicant's failure to disclose his judgment on the Form MU4 constitutes a failure to provide complete information in the application as required by I.C. § 26-31-305.

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 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 APPLICATION ATTESTED TO BY CHRISTEIN PAUL BANKS, NMLS #2840153, ON JUNE 9, 2026, AND SUBMITTED ON HIS BEHALF BY BRANDYE WILSON OF ROCKET MORTGAGE, LLC, ON JUNE 10, 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 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 Idaho Code ("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 an appeal is made, the Applicant shall reimburse the Director for his reasonable and necessary expenses incurred as a result of the appeal.

IT IS SO ORDERED.

DATED this 21 day of August 2026.

DEPARTMENT OF FINANCE DIRECTOR SEAL STATE OF IDAHO

STATE OF IDAHO
DEPARTMENT OF FINANCE

SALVADOR CRUZ, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 21st day of August, 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:

Christein Paul Banks
306 Martha Street A213
Eulcss, TX 76040-3809

☒ U.S. Mail, Postage Paid
☒ Certified mail
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☒ Email:
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Ailen Evaniuck
Paralegal