



THE IDAHO DEPARTMENT OF FINANCE COMPLIANCE CONNECTION

SUMMER 2019

Financial *focus*



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Military and Veterans—*News for You!*

On April 3, 2019, Governor Brad Little signed House Bill 248, which added a new chapter to the Idaho Code, Chapter 93, Title 67 - Occupational Licensing Reform Act. As of July 1, 2019, agencies that issue occupational and professional licenses to *individuals* must establish procedures or rules to expedite the initial application review process. This applies to individuals who possess the necessary license qualifications and who are serving in, or were honorably discharged from, any branch of the armed forces or national guard. This applies to individuals seeking a license from the Department, including mortgage loan originator applicants and sole proprietor business owners. Additionally, the expedited application review process extends to spouses of military members and veterans who seek individual licensure as a mortgage loan originator or sole proprietor business owner.

What is Required From an Applicant?

In order to be eligible for expedited application processing, a military member or veteran must have served continuously for at least 180 days and if discharged, must also have had an honorable discharge or a general discharge under honorable conditions.

In addition to the requirements of the license type being applied for, those desiring expedited processing must supply the following:

- A copy of U.S. DD Form 214 (Member Copy 4) or NGB-22 form that verifies condition of discharge and term of service; or
- A copy of current valid military I.D. card if retired or on active duty.

If the applicant is the spouse of a qualifying military member or veteran, the applicant must supply:

- A copy of the marriage certificate or other proof of legal union documentation; and,
- A copy of a valid and current military Identification and Privilege Card (Dependent ID Card).

Are You a Military Member or Veteran, or Their Spouse, and Currently Hold an Active License in the Same Profession in Another State? Read more...

Does all the above apply to you and you hold a current, valid, and unrestricted license in a profession for which you are seeking a license from the Department? You may be eligible to obtain a license while you finish completing any Idaho specific license requirements if:

- You have met similar qualifications for a license issued in another state;
- You have not been subject to disciplinary, criminal, or enforcement actions in another state, or territory, of the United States; and,
- You have provided the documentation listed above to demonstrate your current or prior military service, or the military status of your spouse.

Please refer to the license application instructions and checklists for further instructions and information.

CONSUMER FINANCE BUREAU STATISTICS

AS OF May 31, 2019



Active Licensees (as of 5/31/2019)

Mortgage Brokers/Lender	1048
Mortgage Loan Originators (Approved-Active)	3880
Mortgage Loan Originators (Approved-Inactive)	736
Regulated Lenders (Inc. Title Lenders)	679
Payday Lenders	152
Collection Agencies	644
Debt/Credit Counselors	24
Debt Buyers	103
Credit Repair Company/Organizations	11
Debt Settlement Companies	10
Collection Agency Agents/Solicitors	51,591

New Applications Received (6-1-18 to 5-31-2019)

Mortgage Brokers/Lenders	455
Mortgage Loan Originators	1,434
Regulated Lenders (Inc. Payday/Title)	164
Collection Agencies	181

Revocations/Denials (6-1-18 to 5-31-19)

Withdrawals (6-1-18 to 5-31-19)

Mortgage Broker/Lenders	246
Mortgage Loan Originators	301
Regulated Lenders (Inc. Payday/Title)	97
Collections	85

Terminations (failed to renew licenses) (6-1-18 to 5-31-19)

Mortgage Broker/Lenders	40
Mortgage Loan Originators	1013
Regulated Lenders (Inc. Payday/Title)	36
Collection (all categories)	57

(Exams Conducted 6-1-18 to 5-31-19)

Mortgage Brokers/Lenders	37
Branches	50
MLOs	222
Regulated Lenders (Inc. Payday/Title)	20
Branches	83
Collection Agency	6

Complaints filed (written) (6-1-18 to 5-31-19)

Mortgage (Origination/servicing)	49
Loan Originators	10
Collection Agency	64
Regulated Lenders (Inc. Payday/Title)	38

Idaho/Federal Chartered Banks and Credit Unions 38

Complaints Closed (6-1-18 to 5-31-2019) 229

ENFORCEMENT ACTIONS

November 1, 2018 through May 31, 2019

MORTGAGE BROKER LENDERS

ALEJANDRO FLORES, dba FULL SPECTRUM LOANS (Montebello, California) – January 23, 2019 – Order to Cease and Desist against Alejandro Flores, dba Full Spectrum Loans (the Respondent). The Director found that the Respondent conducted unlicensed mortgage lending activities in Idaho in violation of the Idaho Residential Mortgage Practices Act and that the Respondent violated the Idaho Financial Fraud Prevention Act by falsely assuming the identity of a licensed mortgage loan originator in order to defraud an Idaho resident. The order required the Respondent to immediately cease and desist from engaging in unlicensed activity under the Idaho Residential Mortgage Practices Act and to immediately cease and desist from falsely impersonating the licensed mortgage loan originator under the Idaho Financial Fraud Protection Act.

MORTGAGE LOAN ORIGINATORS

ADAM RHO (Irvine, California) – November 14, 2018 – Final Order Denying Mortgage Loan Originator License Application was issued after finding Mr. Rho failed to disclose required financial information within a Mortgage Loan Originator License Application. Mr. Rho did not request a hearing on the matter.

DALLAS KERRICK ISOM (Las Vegas, Nevada) – December 3, 2018 – Final Order Denying Mortgage Loan Originator License Application was issued after finding Mr. Isom failed to disclose required financial information within a Mortgage Loan Originator License Application. Mr. Rho did not request a hearing on the matter. Mr. Isom did not request a hearing on the matter.

JAY HOON CHOE (Irvine, California) – December 17, 2018-- Final Order Denying Mortgage Loan Originator License Renewal Application was issued after Mr. Choe failed to update his NMLS record to disclose a material event that occurred since his original license application. Mr. Choe also failed to disclose required financial information on a license renewal application. Mr. Choe did not request a hearing on the matter.

APRIL LYN ISOM (Boise, Idaho) – December 28, 2018-- Final Order Denying Mortgage Loan Originator License Application was issued after Mrs. Isom failed to disclose required financial information within a Mortgage Loan Originator License Application. Mrs. Isom did not request a hearing on the matter.

DANIEL JOHN YSAIS (San Juan Capistrano, California) – December 31, 2018-- Final Order Denying Mortgage Loan Originator License Application was issued after Mr. Ysais failed to disclose required financial and administrative action information within a Mortgage Loan Originator License Application. Mr. Ysais did not request a hearing on the matter.

DAVID NGUYEN (Garden Grove, California) – March 1, 2019-- Final Order Denying Mortgage Loan Originator License Application was issued after Mr. Nguyen failed to disclose required financial information within a Mortgage Loan Originator License Application. Mr. Nguyen did not request a hearing on the matter.

JERMAINE LAMONT WHIGHAM (El Dorado Hills, California) – April 8, 2019-- Final Order Denying Mortgage Loan Originator License Application was issued after Mr. Whigham failed to disclose required financial information within a Mortgage Loan Originator License Application. Mr. Whigham did not request a hearing on the matter.

NATALIE RENEE COOKE (Brea, California) – April 8, 2019-- Final Order Denying Mortgage Loan Originator License Application was issued after Ms. Cooke failed to disclose required financial information within a Mortgage Loan Originator License Application. Ms. Cooke did not request a hearing on the matter.

ALLAN RAY EICHHORN (Meridian, Idaho) – April 12, 2019-- Final Order was issued after Eichhorn failed to disclose required information on the license application and for failing to update his license record. Eichhorn contested the denial and an administrative hearing was held on February 26, 2019. On March 14, 2019, a Hearing Officer's Findings of Fact, Conclusions of Law, and Preliminary Order was issued, upholding the Department's denial of the license application. The Preliminary Order became final on May 13, 2019.

ENFORCEMENT ACTIONS

November 1, 2018 through May 31, 2019

Mortgage Loan Originators

BRENT PETERSON (Draper, Utah) – May 25, 2019-- Preliminary Order upholding the Department's denial of Peterson's mortgage loan originator license application became final. Notice of Denial of Mortgage Loan Originator License Application and Notice of the Opportunity to Request a Hearing was issued on February 20, 2019, after Peterson failed to disclose required information on the license application. Peterson contested the denial and an administrative hearing was held on April 24, 2019. On May 10, 2019, the Hearing Officer's Findings of Fact, Conclusions of Law, and Preliminary Order was issued, upholding the Department's denial of the license application.

JASON TOD WILSON (Chandler, Arizona) – May 27, 2019-- Final Order Denying Mortgage Loan Originator License Application was issued after Mr. Wilson failed to disclose required financial information within a Mortgage Loan Originator License Application. Mr. Wilson did not request a hearing on the matter.

COLLECTION AGENCIES, DEBT/CREDIT COUNSELORS, DEBT BUYERS, DEBT SETTLEMENT COMPANIES, CREDIT REPAIR COMPANIES

NATIONWIDE COLLECTIONS (Bellflower, California) – October 23, 2018-- Order to Cease and Desist was issued against Nationwide Collections, a California entity for unlicensed activity. The Director found that the company had engaged in collection activity in Idaho while it failed to hold a license under the Idaho Collection Agency Act. The order required Nationwide Collections to immediately cease and desist from engaging in debt collection activity in Idaho without a license.

BERMAN & RABIN, P.A. (Overland Park, Kansas) – November 19, 2018-- An Agreement was entered into addressing acts of unlicensed activity under the Idaho Collection Agency Act (the Act). The company admitted to engaging in violations of §§ 26-2223(1), (2), and (6) of the Act; agreed to cease and desist from all collection activities in Idaho until the company maintains a license to do so in Idaho; and agreed to pay to the Department an administrative penalty of \$1,000 and attorney fees and investigative costs in the amount of \$500. The company applied for and was granted an Idaho collection agency license.

DNC HOLDINGS, INC. dba ACCOUNTSRECEIVABLE.COM (Orlando, Florida) – February 11, 2019-- Order to Cease and Desist was issued for unlicensed activity. The Director found that DCN conducted collection business in Idaho without the license required by the Idaho Collection Agency Act (the Act).

RAUCH-MILLIKEN INTERNATIONAL, INC. (Metairie, Louisiana) – April 8, 2019-- Consent Order entered into addressing unlicensed activity under the Idaho Collection Agency Act (the Act). The company admitted to the allegations contained in the consent order; agreed to cease and desist from all collection activities in Idaho until the company obtained a license to do so in Idaho; and agreed to pay to the Department an administrative penalty of \$9,000. The company previously entered into a consent order with the Department in 2011 for conducting unlicensed collection activity in Idaho.

XACT LAW FIRM, LLC and BRYSON HUNTER (South Jordan, Utah) – May 3, 2019-- Order to Cease and Desist was issued addressing unlicensed activity under the Idaho Collection Agency Act (the Act). The company was found to have engaged in credit repair activity in Idaho while it failed to hold a license under the Act.

EDWARD WOLFF & ASSOCIATES LLC (Austin, Texas) – May 12, 2019-- Order to Cease and Desist was issued addressing unlicensed activity under the Idaho Collection Agency Act (the Act). The company was found to have engaged in collection activity in Idaho while it failed to hold a license under the Act.

Temporary Authority to Operate (TAO)

Mortgage Companies and MLOs--Are You Ready?

The Economic Growth, Regulatory Relief, and Consumer Protection Act---more commonly known as [S. 2155](#)—was signed into law on May 24, 2018, adding a new section to the federal S.A.F.E. Act that allows qualifying mortgage loan originators (MLOs), under specific circumstances, temporary authority to conduct business while completing requirements for licensure, such as testing and education in various jurisdictions. There continues to be development work in NMLS to accommodate the new requirements, such as the release scheduled for July 20, 2019, that will add a new field to the relationship screen where a company will designate an MLO's employment status.

Temporary Authority to Operate becomes effective November 24, 2019. It was designed to assist experienced MLOs that are transitioning from the federal registry to a state-licensed mortgage company, as well as potentially allowing a state-licensed MLO in one state to conduct business in a new state while an application is pending. While operating under TAO, the MLO is subject to all requirements of the federal S.A.F.E. Act as well as the applicable laws in the application state. It is important to distinguish that this temporary authority to operate is not a license but provides the ability to work for a specified period of time while an application submission for licensure is pending.

Several questions regarding the effect of TAO on a company's operations to consider include the following. What impact will there be on a licensed mortgage company that employs MLOs operating under TAO? Can the LOS differentiate between an unlicensed MLO and one operating under TAO? Hence, consideration should be given to the evaluation of needed updates of internal and external systems, such as an LOS.

You may also wish to consider how you will track the status of your MLOs operating under TAO and what information your will investors need. Additionally, consider how will you document that an MLO originated a particular loan under TAO and was not conducting unlicensed activity. It is important to note that NMLS Consumer Access will not show that an MLO operating under TAO is licensed—because they aren't. It will only reflect if an individual is authorized to operate in a specific jurisdiction.

An employing state-licensed mortgage company is not required to participate in the TAO process. A company can still have an MLO application for licensure be submitted under current requirements, and without a sponsorship, as an MLO license application submitted without a sponsorship is not eligible for TAO.

For more information please refer to the [Temporary Authority to Operate FAQs](#) on NMLS.



SAVING YOUR FUTURE



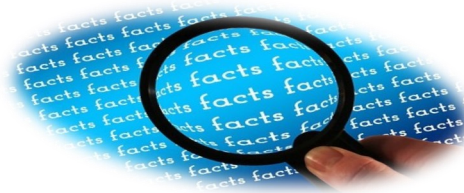
Basic Principles of Building a Financial Foundation

Department of Finance Financial Literacy Outreach

Below are some of the educational events Department staff have participated in recently:

- Canyon County Human Resources—*Identity Theft Presentation*
 - Boise Exchange Club—*Investment Fraud Presentation*
 - Veterans Administration—*Investment Fraud Presentation*
 - Scam Jam Lewiston—*Investment Fraud Presentation*
- Moscow Smart Women Smart Money Conference—*Mortgage Fraud Presentation*
- Boise Certified Fraud Examiners and Idaho State CPA Association—*Virtual Currency Presentation*
- Boise Smart Women Smart Money Conference—*Investment Scams and Swindles Presentation*
 - Military Saves Event at Gowan Field—*Investment Fraud Presentation*
 - Meridian Compass Charter School—*Budgeting and Identity Theft Presentation*
 - Boise Police Department—*Cryptocurrency Presentation*
 - ISJA Scam Jam—*Investment Scams Presentation*
- Canyon County Human Resources—*Credit Freeze and Credit Reporting Presentation*

Contact the Department at <https://www.finance.idaho.gov/about/contact/> to inquire about or request a presentation for your school or organization.



Did You Know...

- The application disclosure question that asks about foreclosure *actions* includes all types of foreclosure filings—not just a redemption or a foreclosure sale. The NMLS Policy Guidebook defines foreclosure action as, “For purposes of individual disclosure questions, any foreclosure action that has at least been initiated, whether or not the action is considered final, must be disclosed to your state regulators through NMLS.” The same definition is used with any paper application. The supporting documents that need to be provided will vary depending on the actions taken by the lender or the borrower—e.g. trustee sale, short sale, deed in lieu, sale and dismissal.
- Of the 222 new consumer complaints filed between June 1, 2018-May 31, 2019, the top consumer issues reported, other than unlicensed activity, were related to payment disputes, communications, and disclosures. The financial impact for Idaho consumers, in the form of restitution, adjustment, or refunds, totaled nearly \$42,600!
- The Primary Contact Person listed on all license applications and renewals CANNOT be a third-party firm or non-employee of the applicant or licensee. Third-party persons may be listed as Secondary-contact personnel only.
- The number one reason collection agent notification filings, submitted through Access Idaho, fail is due to incorrect date configurations. To avoid this problem, use the calendar function in Access Idaho to insert dates when filing a submission, instead of manually inputting a date. Access Idaho opens 30 days prior to each filing deadline and closes two weeks after the filing deadline. Access Idaho is not live outside of those time frames.
- The Department may deliver information to its licensees through batch email deliveries. If your email’s internal control systems block either batch or bulk emails, you may want to contact your IT Department or add the Department of Finance’s domain as a safe sender. Additionally, maintaining a current company contact email address, especially one that several employees have access to, will help your company stay abreast of important communications from the Department.
- The Consumer Finance Bureau does not issue paper licenses for any of its license programs and does not require proof of licensure to be posted by the licensee within its offices. All approved license information is displayed on the Department’s website at <https://www.finance.idaho.gov/licensee-search/>, including renewal confirmations and other detailed information. A license can also be verified via NMLS Consumer Access at <http://www.nmlsconsumeraccess.org> for those entities licensed through NMLS.
- Well over 50% of Idaho’s Consumer Lender and Collection Agency licensees have transitioned their license records to the NMLS and maintain their licenses electronically! Through NMLS, licensees can access to their records, nearly 24/7 from any location with access to the internet. This allows access to centralized resources and information, filing of amendment updates, submitting renewal or new applications, as well as training information, reports and more, all from the convenience of an internet browser. If you are still in submitting paper-license documentation, we strongly encourage your company to transition to NMLS. Call (208) 332-8002 for more information!

Together We Make a Difference in Idaho

The Department received a consumer complaint from new homeowners who had purchased a piece of land and subsequently built a home on it. Unbeknownst to the homeowners, the closing documents reflected the property taxes assessed on the bare land only, and had not been projected or collected for the combination of the land with improvements. The following year, the homeowners' property taxes jumped over \$4,000.00. The homeowners could not make the first-year's payment with the increased tax rate and faced losing their home to foreclosure. The originating mortgage firm stepped up in good faith and paid the difference in the taxes-- over \$4,000.00-- to remove the financial burden from the homeowners.



Help Us Help You

Since October 2018, the Consumer Finance Bureau has made 55 referrals to our legal staff to initiate the denial of a license or renewal application. The common theme? Failure to provide truthful responses in the disclosure section of a Form MU4 Individual Application. The end result? A reportable denial order where the Director has concluded that such failures demonstrate the mortgage loan originator “...lacks the appropriate character and fitness sufficient to command the confidence of the community and to warrant a determination that (he or she) will operate honestly, fairly, and efficiently within the purposes of the Idaho Residential Mortgage Practices Act.” Although in certain instances an applicant may be offered an opportunity to withdraw an application prior to the entry of a final denial order, a withdrawal will still result in forfeited application fees. Additionally, it is important to note that beginning in November 2019, a denial order will impact an MLO’s ability to obtain Temporary Authority to Operate.

The single most common reason the Department is given by applicants for the failure to accurately disclose required background information, particularly when it comes to the Financial Disclosure section of an MU4 application, is that the information no longer appears on the individual’s credit report. In many instances, applicants appear to assume that the Department will only review a credit report in order to evaluate the accuracy of disclosures required under the Idaho Residential Mortgage Practices Act.

The Department has found that many individuals are unaware that certain records remain public, even when those records are no longer reflected on individual credit reports. This change in credit reporting is largely due to a multistate settlement between the three major credit bureaus and numerous state attorneys general in the spring of 2015. Among other provisions of the settlement, if information in public record documents did not meet certain identification criteria, the information could no longer be reported on credit reports.

As of July 2017, very few public records remain on an individual’s credit report. *This does not mean the records no longer exist or that disclosure of material events are no longer required on an application.* It does mean that state regulatory agencies may be using other methods to gather information from public records. For instance, many agencies may use third-party services, public court records, and other resources, to obtain additional public record information. Though some agencies may be waiting on a potential solution through NMLS for more accurate public record reporting, or may rely solely on an applicant to fully disclose required information, in many cases a individual’s license may be at risk if that agency later becomes aware of the existence of material information that was not initially disclosed.

Therefore, remember that any public record that is material to an application is not only available to the applicant, but is also available to a state agency. So help us help you by submitting a complete and accurate application when seeking a license or renewal in Idaho.

IAMP, and IMLA, in conjunction with the Idaho Department of Finance, present.....

8 Hours of Continuing Education

Complete All 8 Hours of Required CEU's in ONE Day!!

Class Includes:

ALL CLASSES DIFFERENT FROM LAST YEAR!!

1 Hour State
8—9 am

2 Hours Ethics
9-11 am

2 Hours Non-Traditional
11 am— 1 pm

Lunch Break
1 –2 pm

3 Hours Federal
2 -5 pm

PLEASE NOTE:

If you do not have your individual NMLS ID # and a photo ID at the time of the training, credit cannot be given. IF YOU ARE LATE FOR CLASS credit cannot be given.

NO EXCEPTIONS

WHEN & WHERE: (8:00am– 5:00pm, lunch break on your own from 1-2 pm)

Pocatello—Tuesday, September 17 2019

Alliance Title, 2350 Via Caporatti Dr

Boise– Wednesday, September 18, 2019

Red Lion Hotel, 1800 W Fairview Ave, Boise, ID

Coeur d'Alene– Thursday, September 19, 2019

First American Title Company, 1866 N. Lakewood Drive (in Riverstone)

State Law will be offered 10-11 am. Attendees who only want to take the law class only for a fee of \$25. It is included in fee for all-day attendees.

Early Bird—on or before August 16th:

After August 16th:

IAMP and IMLA Members: **\$75**

IAMP and IMLA Members: **\$99**

Non-Members: **\$149**

Non-Members: **\$175**

See below for membership information

See below for membership information

NO refunds will be given after September 10. ALL cancellations and/or registrations changes (including incorrect payments) will incur a \$10 fee.

Name (as appears in NMLS database): _____

NMLS ID #: _____ Company: _____

Email: _____

There is a \$10 re-filing fee if your name and NMLS # do not match the national database.

Amount Due: \$ _____ [] Indicate here if taking law class only

[] Check enclosed (make payable to IAMP)

[] Pay online with a Credit Card, go to www.idahomortgageprofessionals.org and click on "pay invoice"

Note—NMLS Credits have been applied for and are pending approval

Not a member? Join today: www.idahomortgageprofessionals.org

Return to:

IAMP

Fax: 208-321-4819

P.O. Box 8224

Phone: 208-321-9309

Boise, ID 83707

Email: tottens@amsidaho.com



Thanks to our training sponsors:



Thanks to our room sponsors:



IMPORTANT DATES TO REMEMBER

MARK YOUR CALENDARS

<u>Renewals</u>	<u>Last Date to Complete</u>
Collection Agencies --Paper Submissions	March 15
Collection Agencies--NMLS	December 31
Regulated Lenders (includes payday and title lenders)	May 31
Paper Submissions reinstatement with fee	July 31
Regulated Lenders (includes payday and title lenders) - NMLS	December 31
Reinstatement with fee	February 29
Mortgage Brokers/Lenders	December 31
Reinstatement with fee	February 29
Mortgage Loan Originators	December 31
Reinstatement with fee	February 29



<u>Annual Reporting of Activity</u>	<u>Final Date to File</u>
Collection Agencies (“paper” or NMLS licensees)	March 15*
Mortgage Broker/Lenders Call Reports (MCR)	Qtr1-May 15
	Qtr2—August 14
	Qtr3—November 14
	Qtr4—February 14
Regulated Lenders (“paper” or NMLS licensees)	May 31
Reinstatement with fee	July 31

**Idaho Collection Agency Annual Agent Report filings are ALSO due March 15 and Quarterly Agent Report filings are due on June 15, September 15 and December 15 regardless of whether company license records are maintained in a “paper” format or electronically on NMLS, or whether agent filings are reported on paper or electronically through Access Idaho. These must be filed close to the 15th and no more than 30 days prior. Please mark your calendar.*

COLLECTION AGENT QUARTERLY REPORT INSTRUCTIONS

Paper Report Filers - Only applicable for initial license applications and those reporting less than 100 agents/RPICs in any quarter, including annual report. All others must file electronically through Access Idaho

- Quarterly Notifications are due June 15, September 15, and December 15
- Annual Notifications are due March 15
- Reports must be dated no more than 30 days prior to the due date
- Complete the entire top left portion of the report and mark the box on the right indicating which quarter is being reported;
- The list must be in alphabetical order and by location order
- List terminated agents at the end of the Quarterly Report in alphabetical order
- Attach explanations and supporting documentation if checked “yes” for any felony or misdemeanor answers
- A fee of \$20.00 (each) for all newly activated agents or RPICs must accompany the reports filed for the periods ending June 15, September 15 and December 15
- Attach ONE check payable to the Idaho Department of Finance for the total fees due (\$20 for each new agent/RPIC you are registering)

Access Idaho Filers

- Quarterly Notifications are due June 15, September 15, and December 15
- Annual Notifications are due March 15
- Filing window will open 30 days prior to due date
- Email explanations and supporting documentation to collections@finance.idaho.gov if checked “yes” for any felony or misdemeanor
- Payment made be made via e-check, ACH or credit card

Idaho Department of Finance

USPS

REGULAR MAIL

Idaho Department of Finance
PO Box 83720
Boise, ID 83720-0031

OVERNIGHT DELIVERY

Idaho Department of Finance
800 Park Boulevard, Suite 200
Boise, ID 83712

Facsimile: (208) 332-8099

Website:

www.finance.idaho.gov

Consumer Finance Bureau: (208) 332-8002

Contact Us:

Mortgage Company:

mortgage@finance.idaho.gov

Mortgage Loan Originators:

mlo@finance.idaho.gov

Regulated Lenders; Payday Lenders;
Title Lenders:

ICC.mail@finance.idaho.gov

Collection Agency Licenses:

collections@finance.idaho.gov

Access Idaho Agent Filings

agents@finance.idaho.gov



This newsletter is produced semi-annually as a part of the Consumer Finance Bureau's continued communication outreach with the companies it regulates. Delivery is provided by electronic notification of its availability on the Department's website at www.finance.idaho.gov.

Suggestions and comments concerning the newsletter or its contents should be sent to the Bureau at PO Box 83720, Boise, Idaho 83720-0031 or via email to **KC.Schaler@finance.idaho.gov**