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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:

AMANDA TAYLOR ZMAK,  
NMLS ID No. 1104957,

Applicant.

Docket No. 2019-16-56

**FINAL ORDER DENYING MORTGAGE  
LOAN ORIGINATOR LICENSE RENEWAL  
APPLICATION**

Upon issuance of the Notice of Intent to Issue Order of Denial of Mortgage Loan Originator License Renewal Application and Notice of the Opportunity to Request a Hearing (the Notice), AMANDA TAYLOR ZMAK, NMLS ID No. 1104957, failed to assert her right to request an administrative hearing on the matter twenty-one (21) days after she was served. Now, therefore, based on the Matters Asserted in the Notice and hereby incorporated by reference as factual findings, and pursuant to Idaho Code §§ 26-31-305 and 26-31-313, the renewal application for a mortgage loan originator license submitted to the Department on December 2, 2019, by

AMANDA TAYLOR ZMAK, NMLS ID No. 1104957 is hereby denied. This matter is hereby concluded.

**IT IS SO ORDERED.**

DATED this 22<sup>nd</sup> day of January, 2020.

STATE OF IDAHO  
DEPARTMENT OF FINANCE



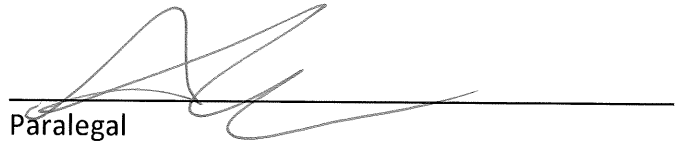
  
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PATRICIA PERKINS, Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 22<sup>nd</sup> day of January, 2020, I caused a true and correct fully-executed copy of the foregoing FINAL ORDER DENYING MORTGAGE LOAN ORIGINATOR LICENSE RENEWAL APPLICATION to be served on the following by the designated means:

Amanda T. Zmak  
3021 Montserrat Creek Dr.  
Little Elm, TX 75068

- U.S. mail, postage prepaid  
 certified mail  
 facsimile \_\_\_\_\_  
 email: Amanda.t.peterson09@gmail.com

  
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Paralegal