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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:

JAY HOON CHOE,
NMLS ID No. 988221,

Applicant.

Docket No. 2018-16-11

**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), Jay Hoon Choe failed to assert his right to request an administrative hearing on the matter fifteen (15) days after he 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 application for the renewal of a mortgage loan originator license submitted to

the Department on November 15, 2018, by Jay Hoon Choe is hereby denied. This matter is hereby concluded.

IT IS SO ORDERED.

DATED this 17TH day of DECEMBER, 2018.



STATE OF IDAHO
DEPARTMENT OF FINANCE



GAVIN GEE, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 17th day of December, 2018, 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:

Jay Hoon Choe
301 Tall Oak
Irvine, CA 92603

- U.S. mail, postage prepaid
- certified mail
- facsimile _____
- email: Jay.Cho@mrcooper.com



Paralegal