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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:

KRISTAL ANNE BUTAY,
NMLS ID No. 1944815,

Applicant.

Docket No. 2020-16-64

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

Upon issuance of the Notice of Intent and Opportunity to Request a Hearing (the Notice), KRISTAL ANNE BUTAY, NMLS ID No. 1944815, failed to assert her right to request an administrative hearing on the matter fifteen (15) 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 application for a mortgage

loan originator license attested to by KRISTAL ANNE BUTAY, NMLS ID No. 1944815 and submitted on August 20, 2020 is hereby denied.

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. See Section 67-5246(4), Idaho Code.

Pursuant to Sections 67-5270 and 67-5272, Idaho Code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days (a) of the service date of this final order, (b) of an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See Section 67-5273, Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal. See Section 67-5274, Idaho Code.

This matter is hereby concluded.

IT IS SO ORDERED.

DATED this 19th day of November, 2020.



STATE OF IDAHO
DEPARTMENT OF FINANCE

PATRICIA R. PERKINS, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 19th day of November, 2020, I caused a true and correct fully-executed copy of the foregoing FINAL ORDER DENYING MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION to be served on the following by the designated means:

Kristal Anne Butay
3093 Broadway Apt PH20
Oakland, CA 94611

- U.S. mail, postage prepaid
- certified mail
- facsimile _____
- email: kbutay@better.com

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