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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:

MATTHEW DOUGLAS GILDAY,
NMLS ID No. 314435,

Applicant.

Docket No. 2020-16-24

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

Upon issuance of the Notice of Intent and Opportunity to Request a Hearing (the Notice), MATTHEW DOUGLAS GILDAY, NMLS ID No. 314435, 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 a mortgage loan

originator license attested to by MATTHEW DOUGLAS GILDAY, NMLS ID No. 314435 on March 16, 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 29th day of June, 2020.



STATE OF IDAHO
DEPARTMENT OF FINANCE

Patricia R. Perkins
PATRICIA PERKINS, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29th day of June, 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:

Matthew Douglas Gilday
6413 Aleatico Place
Rancho Cucamonga, CA 91737

- U.S. mail, postage prepaid
- certified mail
- facsimile _____
- email: mgilday@s1lending.com

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[Signature]
Paralegal