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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:

KELLY JO GOODWIN,
NMLS ID No. 4433,

Applicant.

Docket No. 2025-16-21

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

NOTICE OF RIGHT TO A HEARING

The Director of the State of Idaho, Department of Finance (“Department”), pursuant to the Idaho Secure and Fair Enforcement for Mortgage Licensing Act, Idaho Code (“I.C.”) §§ 26-31-301, *et seq.* (the “Act”), hereby issues this Order as to Kelly Jo Goodwin (“Applicant”).

The Applicant is entitled to a hearing on her qualifications for a license, if a request is made within fifteen (15) days of service of this order. If a request for a hearing is not made within the prescribed period, this order will become final.

FINDINGS OF FACT

1. The Applicant, a resident of the state of Idaho, applied for an Idaho Mortgage Loan Originator (“MLO”) license through the online Nationwide Multistate Licensing System and

Registry (“NMLS”) under NMLS No.4433. The Applicant attested to the information provided and submitted the application on July 8, 2025.

2. The application Form MU4 seeks information on an applicant’s qualifications to be licensed as an MLO, and the “Disclosure Questions” section specifically requests information pertaining to an applicant’s financial, criminal, civil, judicial, and regulatory history.

3. In response to disclosure question (D), “Do you have any unsatisfied judgments or liens against you?” the Applicant responded, “Yes.” In the “Disclosure Explanations” section, the Applicant provided information regarding an unsatisfied Idaho State tax lien and multiple judgments.

4. As part of its regular application review under I.C. § 26-31-316, the Department conducted a name search for the Applicant’s name through the Idaho Secretary of State (IDSOS) website (<https://sosbiz.idaho.gov/search/ucc>) on July 8, 2025 to determine the Applicant’s fitness to be licensed.

5. The search results returned an Idaho Department of Labor lien for \$2,323.25 (File # 20241389453), in the Applicant’s name and filed on July 23, 2024.

6. The Applicant did not disclose the Idaho Department of Labor lien on her application Form MU4.

7. On July 8, 2025, the Department called IDSOS and confirmed that a satisfaction of lien had not been filed.

8. On July 8, 2025, the Department informed the Applicant that it had obtained Idaho Department of Labor Lien information that required disclosure on the Form MU4. The Department provided notice of its intent to deny the application in four (4) weeks based on an inaccurate application, unless the Applicant could provide documentation showing the lien was

not subject to disclosure because it was resolved prior to the application date. The Applicant was also provided the opportunity to withdraw the application. No action was taken by the Applicant.

FINDINGS AND CONCLUSIONS OF LAW

9. The allegations set forth in paragraphs 1 through 8 above are fully incorporated herein by this reference.

10. I.C. § 26-31-304 provides that an individual shall not engage in the business of a mortgage loan originator without first obtaining, and maintaining annually, a license.

11. I.C. § 26-31-305(1) provides that an applicant for a mortgage loan originator license must apply through the NMLSR in a form required by the Director of the Idaho Department of Finance (Director).¹

12. I.C. § 26-31-306(1)(d) provides that the Director shall not issue a mortgage loan originator license under the Act unless the Director makes a finding that an applicant has demonstrated financial responsibility, character, and general fitness sufficient to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purposes of the Act.

13. Pursuant to I.C. § 26-31-306(1)(h), before an application for license can be approved, an applicant must provide all information on the application as required per I.C. § 26-31-305. I.C. § 26-31-305(10) provides that an applicant shall make complete disclosure of all information required in the application.

14. Pursuant to I.C. § 26-31-313(1)(a) and (b), the Director may deny a license if an

¹ The original version of the Nationwide Multistate Licensing System and Registry (“NMLS”) was named Nationwide Mortgage Licensing System and Registry (“NMLSR”).

applicant violates the Act, withholds information, or makes a material misstatement in an application for a license.

15. The Applicant made a material misstatement of fact in her application by failing to disclose her Idaho Department of Labor Lien in the Disclosure Explanation section of her application, which is grounds to deny her application for licensure pursuant to I.C. § 26-31-306(1)(d) and (h) and § 26-31-313(1)(a) and (b).

16. The Director finds that the Applicant's failure to disclose her lien on the Form MU4 demonstrates that the Applicant lacks the appropriate character and fitness sufficient to command the confidence of the community and cannot be warranted to operate honestly, fairly, and efficiently within the purposes of the Act.

17. The Director further finds that the Applicant's failure to disclose her lien on the Form MU4 constitutes a failure to provide complete information in the application as required by I.C. § 26-31-305.

18. The Director cannot make the requisite findings under I.C. §§ 26-31-306(1)(d) and 26-31-306(h); therefore, it is appropriate to deny the Applicant's request for an Idaho mortgage loan originator license, pursuant to I.C. § 26-31-313(1).

ORDER

NOW, THEREFORE, BASED ON THE FOREGOING FINDINGS OF FACT AND CONCLUSIONS OF LAW, AND PURSUANT TO I.C. §§ 26-31-313(1)(a) and (b), IT IS HEREBY ORDERED THAT THE APPLICATION FOR A MORTGAGE LOAN ORIGINATOR LICENSE ATTESTED TO AND SUBMITTED BY KELLY JO GOODWIN, NMLS #4433, ON JULY 8, 2025, IS DENIED.

NOTICE

A hearing will be granted to the Applicant if a written request for a hearing is received by the Department within fifteen (15) days of the service date of this order.

The written request may be submitted by email to erin.vanengelen@finance.idaho.gov or mailed to the following address:

Attn: Erin Van Engelen
Consumer Finance Bureau Chief
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

A copy of the request may be copied to the Department's counsel, Dallin Creswell, Deputy Attorney General, at dallin.creswell@ag.idaho.gov.

If a hearing is timely requested, the Department will assign the contested case proceeding to the Office of Administrative Hearings pursuant to I.C. § 67-5280(2)(a). Proceedings will be conducted in accordance with the Idaho Administrative Procedure Act, I.C. §§ 67-5201 *et seq.* and the Idaho Rules of Administrative Procedure (IDAPA 62.01.01).

Pursuant to I.C. § 26-31-305(6), if an appeal is made, the Applicant shall reimburse the Director for her reasonable and necessary expenses incurred as a result of the appeal.

IT IS SO ORDERED.

DATED this 4th day of September 2025.



STATE OF IDAHO
DEPARTMENT OF FINANCE

PATRICIA R. PERKINS, Director

CERTIFICATE OF SERVICE

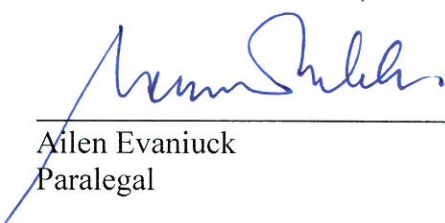
I HEREBY CERTIFY that on this 4th day of September 2025, I caused a true and correct fully executed copy of the foregoing ORDER DENYING MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION AND NOTICE OF THE OPPORTUNITY TO APPEAL to be served on the following by the designated means:

Kelly Jo Goodwin
12070 SW Fischer Road L103
Portland, OR 97224-2397

☒ U.S. Mail, Postage Paid
☒ Certified mail
☐ Facsimile
☒ Email: kelly.oliver88@yahoo.com;
kellygoodwin@umpquabank.com

Kelly Jo Goodwin
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