

LAWRENCE WASDEN
Attorney General

Thomas A. Donovan – I.S.B. #4377
Deputy Attorney General
State of Idaho
Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031
Telephone: (208) 332-8091
Facsimile: (208) 332-8016
Tom.donovan@finance.idaho.gov

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE
OF THE STATE OF IDAHO**

In re Mortgage Loan Originator
License Application of:

RICHARD KHRAICH,
NMLS ID No. 1671015,

Applicant.

Docket No. 2019-16-35

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

Upon issuance of the Notice of Intent to Issue Order of Denial of Mortgage Loan Originator License Application and Notice of the Opportunity to Request a Hearing (the Notice), Richard Khraich, NMLS ID No. 1671015, 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 submitted to the Department on June 17, 2019, by Richard Khraich is hereby denied. This matter is hereby concluded.

IT IS SO ORDERED.

DATED this 28th day of July, 2019.

STATE OF IDAHO
DEPARTMENT OF FINANCE



Mary E. Hughes

MARY E. HUGHES, Acting Director

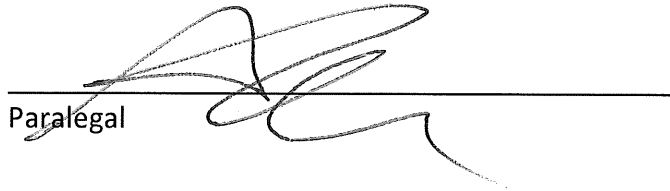
CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29th day of July, 2019, 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:

Richard Khraich
28082 Paseo Ventura
San Juan Capistrano, CA 92675

- U.S. mail, postage prepaid
- certified mail
- facsimile _____
- email: rkhraich@clearpathlending.com

Paralegal

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke, is written over a solid horizontal line.