

LAWRENCE WASDEN
Attorney General

BRIAN D. NICHOLAS – I.S.B. #3585
Deputy Attorney General
State of Idaho
Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031
Telephone: (208) 332-8092
Facsimile: (208) 332-8016
brian.nicholas@finance.idaho.gov

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

)	
)	Docket No. 2015-16-01
In re Mortgage Loan Originator)	
License Application of:)	NOTICE OF DENIAL OF
)	MORTGAGE LOAN ORIGINATOR
TREVOR DEE WALKER,)	LICENSE APPLICATION
)	
Applicant.)	AND
)	
)	NOTICE OF THE OPPORTUNITY
)	TO REQUEST A HEARING
)	

The Director of the State of Idaho, Department of Finance (Director), pursuant to the Idaho Residential Mortgage Practices Act, Idaho Code § 26-31-101 *et seq.* (the Act), and in particular §§ 26-31-313(1)(b) and 26-31-306(1)(h), of the Act, hereby issues the following Notice of Denial of Mortgage Loan Originator License Application and Notice of the Opportunity to Request a Hearing.

Pursuant to Idaho Code § 26-31-305(6), TREVOR DEE WALKER (the Applicant) has the right to a hearing on the question of his qualifications, but to do so he must make a written request for a hearing within fifteen (15) days after the date this Notice was mailed him.

The Notice is based on the following:

MATTERS ASSERTED

1. The Applicant is a resident of the state of Idaho who held Idaho Mortgage Loan Originator License MLO-1414 from June 2, 2006 through December 29, 2010, when he voluntarily surrendered the license.

2. On April 14, 2015, the Applicant applied for a new Idaho mortgage loan originator license. The application Form MU4 contains a section called "Civil Judicial Disclosure" and it consists of questions that inquire into whether the applicant has ever been the subject of any domestic or foreign court action. The form reads, in pertinent part, as follows:

(J)(1)Has any domestic or foreign court ever:
(a) enjoined you in connection with any financial services-related activity?

3. The Applicant responded with a "no" to the question above on the MU Form.

4. As with all application reviews, a Department examiner conducted a search on the Idaho State Court Repository at www.idcourts.us to determine if there were any Idaho court cases filed against the Applicant. The examiner's search uncovered that the Idaho Department of Finance, Securities Bureau, filed a Verified Complaint against the Applicant with the district court in Ada County, Idaho, Case No CV-OC 2009-3323, on February 20, 2009. A permanent injunction was court-ordered against the Applicant on February 3, 2012, which permanently enjoins the Applicant from engaging in any act or practice that violates any provision of the Idaho Uniform Securities Act (2004).

LEGAL CONCLUSIONS

5. Paragraphs 1 through 4 above are fully incorporated herein by this reference.

6. Idaho Code § 26-31-305(1) provides that an Applicant for a mortgage loan originator license must apply through the Nationwide Mortgage License System and Registry

(NMLSR), in a form required by the Director. Idaho Code § 26-31-305(3)(b)(ii) provides that applicants must submit to the Nationwide Mortgage License System and Registry (NMLSR) “[p]ersonal history and experience ... [and] information related to any administrative, civil or criminal findings by any governmental jurisdiction. . . .”

7. Idaho Code § 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.

8. Pursuant to Idaho Code § 26-31-313 the Director may deny a license if an applicant withholds information or makes a material misstatement in an application for licensure.

9. As defined under the Act, “financial services” includes “any activity pertaining to securities...” Idaho Code § 26-31-102(6).

10. The Applicant has made a material misstatement of fact in his application which is grounds to deny his application for licensure. He indicated that no domestic or foreign court had enjoined him in connection with any financial services-related activity. A permanent injunction, however, was court-ordered against the Applicant, which bars the Applicant from “engaging in any act or practice that violates any provision of the Idaho Uniform Securities Act (2004).”

DENIAL OF MORTGAGE LOAN ORIGINATOR

LICENSE APPLICATION

NOW, THEREFORE, BASED ON THE FOREGOING, 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 APRIL 14, 2015, BY TREVOR DEE WALKER IS HEREBY DENIED.

NOTICE OF THE OPPORTUNITY TO REQUEST A HEARING

11. The Applicant is HEREBY NOTIFIED that the foregoing DENIAL OF MORTGAGE LOAN ORIGNATOR APPLICATION will become a final order of the Director, unless the Applicant timely submits a request for hearing pursuant to Idaho Code § 26-31-305(6)(a). Such request for a hearing must be in writing and submitted to the Department within fifteen (15) days after the service of this Proposed Order. A copy of the request for contested case and hearing shall be served on Michael Larsen, Consumer Finance Bureau Chief, at the following address:

Michael Larsen
Consumer Finance Bureau Chief
Idaho Department of Finance
P.O. Box 83720
Boise, Idaho 83720-0031

A copy of the request for contested case and hearing shall also be served on the Department's counsel in this matter, Brian D. Nicholas, Deputy Attorney General, at the same address.

12. If the Applicant timely requests a hearing, the Department will notify the Applicant of the date, time and place of the hearing, as well as the name and contact information of the presiding officer.

13. Any hearing and subsequent proceedings in this matter will be conducted in accordance with the Idaho Administrative Procedure Act, Idaho Code § 67-5201 *et seq.*

DATED this 7TH day of MAY, 2015.



STATE OF IDAHO
DEPARTMENT OF FINANCE



GAVIN M. GEE, Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 8th day of May, 2015, 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 REQUEST A HEARING to be served on the following by the designated means:

Trevor Dee Walker
289 Ensign Dr.
Ammon, ID 83406

- U.S. mail, postage prepaid
- certified mail
- facsimile _____
- overnight delivery

Paralegal