

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

2 In the Matter of the Loan Originator License of:

No. 19F-BD003-BNK

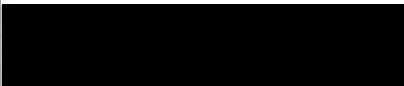
3 **JESSICA PADILLA, Arizona Loan**
4 **Originator License No. 0924582**

CONSENT ORDER

RECEIVED

APR 11 2019

**DEPT OF FINANCIAL
INSTITUTIONS**

5 
6 Respondent.

7
8 On November 2, 2018, the Arizona Department of Financial Institutions (the “Department”)
9 issued a Notice of Hearing and Complaint to Revoke Loan Originator License of Jessica Padilla (the
10 “Notice”), which was filed with the Arizona Office of Administrative Hearings (“OAH”). The
11 Notice alleged that Jessica Padilla (“Padilla”), as a loan originator for Academy Mortgage
12 Corporation (“Academy Mortgage), violated Arizona statutes and regulations governing loan
13 originator activities. Wishing to resolve this matter in lieu of an administrative hearing before OAH,
14 Padilla enters into the Consent Order with the Department.

15 **FINDINGS OF FACT**

- 16 1. On July 15, 2013, the Department issued Padilla her original loan originator license.
- 17 2. In late January 2018, Academy Mortgage, an Arizona licensed mortgage banker,
18 reported to the Department that it suspected that Padilla and Nabeal Hamed (“Hamed”), then-
19 employees of Academy Mortgage located in Tucson, Arizona, were involved in illegal or improper
20 business practices of altering and/or forging documents to allow mortgage loan applicants who had
21 applied for residential mortgage loans with Academy Mortgage to qualify for those mortgages.
- 22 3. Due to this information, the Department began an investigation to confirm whether
23 Padilla had been involved in any illegal or improper business practices of altering and/or forging
24 documents while employed as a loan originator with Academy Mortgage.
- 25 4. In cooperation with Academy Mortgage, the Department’s investigation found that
26 Padilla was directed to assist, facilitate, or alter documents for five (5) mortgage loan applicants’

1 files. Those files were:

- 2 (a) Manuela and Marco Rios (the “**Rios**”), loan file number XXX7134;
- 3 (b) Felicita Amaya (“**Amaya**”), loan file number XXX4753;
- 4 (c) Lilliana Manriquez (“**Manriquez**”), loan file number XXX2169;
- 5 (d) Claudia Rivera and Ramon Dominguez (“**Rivera/Dominguez**”), loan file number
6 XXX5006; and
- 7 (e) Gustavo and Maria Rivera (“**Riveras**”), loan file number XXX9443.

8 5. The Department’s investigation of Padilla’s loan originator activities at Academy
9 Mortgage for the Rios file disclosed the following:

- 10 a. In 2017, the Rios intended to purchase a home in Pima County, Arizona.
- 11 b. In August 2017, the Rios engaged the services of Academy Mortgage to obtain a
12 residential mortgage loan.
- 13 c. On September 1, 2017, Padilla sent an email to Manuela Rios requesting (1) most
14 recent pay stubs, (2) W-2 Forms and/or Forms 1099-MISC for 2015 and 2016, (3)
15 federal income tax returns for 2015 and 2016, (4) most recent mortgage statements
16 for all properties currently financed, (5) most recent bank statement, and (6) copies of
17 driver’s licenses.
- 18 d. On September 21, 2017, Padilla issued a pre-qualification letter for the Rios.
- 19 e. On October 31, 2017, Padilla sent an email to Shane Zimmerman (“Zimmerman”),
20 Loan Processor, and Kelly Fowler, Set-up Person, instructing them to create a new
21 file for the Rios, and listing missing items needed for the file. One of the items
22 missing was a child support order indicating that Manuela Rios received monthly
23 child support on behalf of her minor child.
- 24 f. On November 14, 2017, Padilla uploaded to the Rios file a copy of a child support
25 order reflecting that Manuela Rios received \$1,324.00 per month from Frank
26 Hernandez in child support. The Pima County Superior Court Case Number attached

1 to the child support order was SP20100710.

- 2 g. On November 15, 2017, Zimmerman sent an email to Padilla stating that Radian, a
3 mortgage insurance company, was requesting proof that Manuela Rios had received
4 child support from Frank Hernandez for the past six months.
- 5 h. On that same day, later in the morning, Hamed emailed Padilla a document entitled,
6 “Child Support Obligation.” The document was a web printout reflecting six months
7 of child support received by Manuela Rios.
- 8 i. Later that day, Padilla forwarded the “Child Support Obligation” document to
9 Zimmerman as verification to Radian that Manuela Rios had received child support
10 payments for the past six months.
- 11 j. A review of the Pima County Superior Court’s website disclosed that Case Number
12 SP20100710 did not belong to Manuela Rios, but the case number was assigned to
13 Padilla and Frank Hernandez.
- 14 k. On December 28, 2017, Academy Mortgage inspected Padilla’s former office and
15 discovered among the items left in her desk, a copy of her child support order, Case
16 No. SP20100710. Information contained in the child support order had been redacted
17 using correction fluid. A representative of Academy Mortgage, in the presence of
18 other Academy Mortgage’s employees, held the child support order to the light and
19 saw the names of Padilla, Frank Hernandez and their minor child under the correction
20 fluid. The copy of Padilla’s child support order is in Academy Mortgage’s
21 possession.
- 22 l. The Department found no evidence that Manuela Rios received child support
23 payments from Frank Hernandez.
- 24 m. Padilla with the assistance of Hamed created an inauthentic “Child Support
25 Obligation” document that Padilla forwarded to Zimmerman to misrepresent the facts
26 to Radian that Manuela Rios had received six months of child support from Frank

1 Hernandez.

2 n. Padilla further used the inauthentic child support order to misrepresent to Academy
3 Mortgage that Manuela Rios was receiving \$1,324.00 per month from Frank
4 Hernandez.

5 6. The Department's investigation of Padilla's loan originator activities at Academy
6 Mortgage for the Amaya file disclosed the following:

7 a. On February 27, 2017, Academy Mortgage opened a file and started an application
8 for Amaya.

9 b. Padilla was the loan originator assigned to the Amaya file.

10 c. On March 3, 2017, a Wells Fargo bank statement was uploaded into Academy
11 Mortgage's system for Amaya.

12 d. On March 28, 2017, a mortgage loan application for Amaya was submitted to a loan
13 processor.

14 e. On March 29, 2017, Padilla sent an email to Hamed stating, "Can you blank out the
15 date of completion on this. . . so that I can fill in the info for Amaya pretty please."
16 The reference to "this" is a Certificate of Completion for a home buyer to complete
17 the national, standardized homebuyer education program.

18 f. On that same day, Hamed provided a blank "Certificate of Completion" so that
19 Padilla could fill-in Amaya's name.

20 g. Later that same day, the Certificate of Completion and Amaya's bank statement from
21 Pyramid Federal Credit Union were uploaded to the Academy Mortgage system.

22 h. Academy Mortgage provided a residential mortgage loan to Amaya.

23 i. A review of the Amaya file disclosed that Amaya's bank statement from Pyramid
24 Federal Credit Union was an inauthentic document, which was submitted by Padilla
25 to Academy Mortgage.

26 j. On or about January 16, 2018, an Academy Mortgage's representative contacted

1 Pyramid Federal Credit Union requesting a verification of deposit as to whether
2 Amaya had an account with the credit union. The representative received
3 confirmation that Amaya did not have an account with the credit union because of an
4 “invalid account number and failure to locate customer records.”

5 k. Padilla with the assistance of Hamed created an inauthentic “Certificate of
6 Completion” which was uploaded to the Amaya file to misrepresent to Academy
7 Mortgage that Amaya had completed the required home buyer education course.

8 l. Further, Padilla, as the assigned loan originator to the Amaya file, facilitated,
9 allowed, or submitted inaccurate banking information about Amaya banking with
10 Pyramid Federal Credit Union to Academy Mortgage. Padilla’s loan originator
11 activities on the Amaya file show that she participated in improper business practices
12 against Academy Mortgage.

13 7. The Department’s investigation of Padilla’s loan originator activities at Academy
14 Mortgage for the Manriquez file disclosed the following:

- 15 a. On April 17, 2017, Padilla started the loan application process for Manriquez.
16 b. On April 28, 2017, Padilla sent an email to Hamed asking him to call her and attached
17 to that email was a document entitled “Modification Judgment and Order” filed in the
18 Pima County Superior Court, Case No. D20141884.
19 c. Later that day, Padilla sent another email to Hamed informing him to “[d]isregard the
20 first one [Modification Judgment and Order] . . . use this one [another Modification
21 Judgment and Order].”
22 d. On May 23, 2017, Monica Marsh (“Marsh”), an Academy Mortgage employee,
23 uploaded Manriquez’s bank statement from Pima Federal Credit Union to the
24 Manriquez loan file.
25 e. On that same day, Marsh uploaded a child support order from Pima County Superior
26 Court, Case No. D20141884, and a Decree of Dissolution of Marriage, Santa Cruz

1 County Superior Court, Case No. DR-06-199, for Manriquez. The child support
2 order indicated that Manriquez received \$987.00 per month in child support.

3 f. Later that day, Padilla uploaded to the Manriquez loan file a web page printout stating
4 that Manriquez had received three months of child support payments.

5 g. Academy Mortgage provided a mortgage loan to Manriquez.

6 h. A review of the Manriquez file disclosed that the Manriquez's bank statement from
7 Pima Federal Credit Union was an inauthentic document.

8 i. On or about January 16, 2018, an Academy Mortgage representative contacted Pima
9 Federal Credit Union to verify that Manriquez had an account with the credit union.
10 The representative received confirmation that Manriquez did not have an account
11 with the credit union because "[t]he account number doesn't quite fit our usual
12 parameters, I'm thinking that this was meant for another financial institution?"

13 j. Padilla, as the assigned loan originator to the Manriquez file, facilitated, allowed, or
14 submitted inaccurate banking information about Manriquez banking with Pima
15 Federal Credit Union to Academy Mortgage. Padilla's loan originator activities on
16 the Manriquez file show that she participated in improper business practices against
17 Academy Mortgage.

18 8. The Department's investigation of Padilla's loan originator activities at Academy
19 Mortgage for the Rivera/Dominguez file disclosed the following:

20 a. On September 11, 2017, Academy Mortgage generated a mortgage loan file for
21 Rivera/Dominguez. Padilla was the assigned loan originator for this file.

22 b. On October 24, 2017, Padilla ordered college transcripts from Pima Community
23 College and received the transcripts later that day.

24 c. On November 2, 2017, a formal loan application for Rivera/Dominquez was
25 submitted to Academy Mortgage.

26 d. On November 3, 2017, Hamed sent Padilla an email with an attachment named

1 "Jessica transcripts (2).pdf." The attachment was the college transcripts for Ramon
2 Dominguez.

3 e. Later that same day, Padilla responded to Hamed's email attaching the college
4 transcripts for Ramon Dominguez and requested the following, "Hey can you take out
5 the classes cus I need to add different ones to add up to the credits for the degree . . .
6 pretty please and take out the major name business."

7 f. Later that afternoon, Zimmerman uploaded Ramon Dominguez's college transcripts
8 to the loan file. These transcripts show Ramon Dominguez having taken different
9 college courses than those college courses found on the transcripts that Hamed sent to
10 Padilla on November 3, 2017. Moreover, these altered transcripts show that
11 Dominguez had more GPA hours and a better grade point average.

12 g. On November 6, 2017, Zimmerman uploaded Claudia Rivera and Ramon
13 Dominguez's bank statements from Hughes Federal Credit Union to the
14 Rivera/Dominguez loan file.

15 h. On or about January 16, 2018, an Academy Mortgage representative contacted
16 Hughes Federal Credit Union to verify that Rivera/Dominguez had an account with
17 the credit union. The representative received confirmation that Rivera/Dominguez
18 did not have an account with the credit union as the account number provided was
19 invalid and customer records could not be located.

20 i. Padilla with the assistance of Hamed created inauthentic college transcripts for
21 Ramon Dominguez that Padilla forwarded to Zimmerman.

22 j. Padilla, as the assigned loan originator to the Rivera/Dominguez file, facilitated,
23 allowed, or submitted inauthentic banking information about Rivera/Dominguez
24 banking with Hughes Federal Credit Union to Academy Mortgage. Padilla's loan
25 originator activities on the Rivera/Dominguez file show that she participated in
26 improper business practices against Academy Mortgage.

1 9. The Department's investigation of Padilla's loan originator activities at Academy
2 Mortgage for the Riveras file disclosed the following:

3 a. On January 27, 2017, Academy Mortgage generated a mortgage loan file for the
4 Riveras. Fernando Ayala was originally assigned as the loan officer to this file, but
5 two weeks later this file was reassigned to Padilla.

6 b. On March 8, 2017, the Riveras loan file was submitted to a loan processor and then
7 sent to underwriting for review.

8 c. On March 30, 2017, Padilla forwarded an email to Hamed attaching a Decree of
9 Dissolution of Marriage. The Decree of Dissolution of Marriage ordered spousal
10 maintenance to be paid in the amount of \$500.00 per month and contained paragraphs
11 numbered 1 through 12.

12 d. On or about January 16, 2018, an Academy Mortgage representative reviewed the
13 Riveras mortgage loan file and discovered a modified version of the Decree of
14 Dissolution of Marriage that was used to provide a mortgage loan to the Riveras.
15 This modified Decree of Dissolution of Marriage ordered spousal maintenance to be
16 paid in the amount of \$150.00 per month and it only contained paragraphs 1 through
17 7 of the original Decree of Dissolution of Marriage, omitted were paragraphs 8
18 through 12.

19 e. Padilla signed the last page of the HUD/VA Addendum to Uniform Residential Loan
20 Application verifying on behalf of Academy Mortgage that the information and
21 documentation provided to obtain the mortgage loan was true and correct.

22 f. Padilla, as the assigned loan originator to the Riveras file, facilitated, allowed, or
23 submitted inauthentic information about the Riveras to Academy Mortgage. Padilla's
24 loan originator activities on the Riveras file show that she participated in improper
25 business practices against Academy Mortgage.

26 10. On December 18, 2018, the Department and Padilla held an informal settlement

1 conference at the Department's offices. At the settlement conference, the Department and Padilla
2 agreed to enter into a Consent Order in lieu of pursuing an administrative hearing. And from that
3 settlement conference date, the Department and Padilla have been discussing settlement terms and
4 those terms are stated in this Consent Order.

5 11. On December 27, 2018, the Department received Padilla's Answer to the Notice. In
6 that Answer, Padilla explained that Fernando Ayala ("Ayala") was the branch manager for the
7 Williams Circle Office for Academy Mortgage, when she was employed as a loan originator for
8 Academy Mortgage.

9 12. The Answer further stated that Ayala gave a directive to the entire Williams Circle
10 Office that all loan files that were unable to receive initial prequalification were to be given to him
11 for a second review to determine whether those loans were salvageable. There was no exception to
12 this directive. Those employees that failed to follow this directive were severely reprimanded or
13 made examples before their peers at the Williams Circle Office. And Ayala relied heavily upon
14 Hamed to make sure those loans that were reviewed became salvageable.

15 13. The Answer stated that under Ayala there was an atmosphere of fear and intimidation
16 at the Williams Circle Office and that results is what counted. Ayala's fear and intimidation tactics
17 were done verbally or through emails to the staff at the Williams Circle Office. Padilla on some
18 occasions was verbally chastised and even reprimanded.

19 14. Nevertheless, Padilla admitted through her Answer that even under these difficult
20 work circumstances, "I was however aware that on certain files, that certain false items were created
21 in order to get [things] done and [I] did not say anything to anyone, nor did [I do] anything to stop
22 it."

23 15. Padilla has cooperated with the Department as it continues its investigation of former
24 Academy Mortgage employees, who were involved in assisting, facilitating, and/or submitting to
25 Academy Mortgage inauthentic documents or false information to enable applicants to secure
26 mortgage loans.

1 CONCLUSIONS OF LAW

2 16. Under A.R.S. §§ 6-991 *et seq.*, the Superintendent has the authority and duty to
3 regulate all persons engaged in the loan originator business by applying the applicable statutes, rules,
4 and regulations relating to loan originators.

5 17. Padilla's professional misconduct as a loan originator, as fully described in the
6 Findings of Fact, shows she engaged in making misrepresentations and/or concealed materials facts
7 by altering documents submitted to Academy Mortgage and other third-parties responsible for
8 providing residential mortgage loans to Arizona consumers which is contrary to A.R.S. § 6-
9 991.02(I).

10 18. Padilla's professional misconduct as a loan originator while employed by Academy
11 Mortgage, as fully described in the Findings of Fact, shows she engaged in improper business
12 practices by making misrepresentations to Academy Mortgage and other third-parties responsible for
13 providing residential mortgage loans to Arizona consumers which is contrary to A.R.S. § 6-
14 991.02(K).

15 19. Padilla's professional misconduct as a loan originator while employed by Academy
16 Mortgage, as fully described in the Findings of Fact, shows she has violated those statutes governing
17 the activities of a loan originator which is contrary to A.R.S. § 6-991.05(A)(2) and constitutes
18 grounds to suspend her loan originator license.

19 20. Padilla's professional misconduct as a former loan originator while employed by
20 Academy Mortgage, which is stated herein as the Findings of Fact and Conclusions of Law,
21 demonstrate Padilla's prohibited conduct and behaviors are contrary to A.R.S. § 6-161(A)(1), -
22 (A)(6), which constitute grounds to prohibit her from participating in the affairs of any financial
23 institution or enterprise.

24 21. Under A.R.S. § 6-132, Padilla's violations of the aforementioned statutes constitute
25 grounds to assess a civil penalty of not more than five thousand dollars (\$5,000.00) for each
26 violation for each day. Accordingly, Padilla is assessed a civil penalty for her professional

1 misconduct of **five thousand dollars (\$5,000.00)**.

2 22. Additionally, the violations, set forth above, constitute grounds for the pursuit of any
3 other remedy necessary or proper for the enforcement of statutes and rules regulating loan
4 originators under A.R.S. §§ 6-123 and 6-131.

5 **ORDER**

6 **WHEREFORE**, the parties agree to the following:

7 23. That Jessica Padilla is immediately suspended from participating in any of the affairs
8 of a financial institution or enterprise for a period of **one year**;

9 24. That Jessica Padilla is required to testify for the Department before any administrative
10 or judicial tribunal as to her experiences and interactions with Academy Mortgage when she was
11 employed by Academy Mortgage as a loan originator;

12 25. The Jessica Padilla refusal to cooperate with the Department in testifying as to her
13 experiences and interactions with Academy Mortgage before any administrative or judicial tribunal
14 will result in the Department issuing an Order **permanently banning** her from participating in any
15 of the affairs of a financial institution or enterprise;

16 26. That the Department is the sole arbitrator as to whether Jessica Padilla has cooperated
17 with the Department in testifying as to her experiences and interactions with Academy Mortgage
18 when she was employed by the mortgage banker as a loan originator;

19 27. That Jessica Padilla is required to pay the Department a civil penalty of **five**
20 **thousand dollars (\$5,000.00)** due to her unprofessional conduct as a loan originator in four equal
21 installment payments consisting of **one thousand two hundred fifty dollars (\$1,250.00)** as follows:

22 a. First installment payment due to the Department when Padilla signs and
23 returns the Consent Order to the Department;

24 b. Second installment payment due to the Department on or before **May 30,**
25 **2019**;

26 c. Third installment payment due to the Department on or before **June 28, 2019**;

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and

d. Fourth installment payment due to the Department on or before **July 30, 2019**.

28. That Jessica Padilla’s installment payments to the Department for the civil penalty shall be in the form of a cashier’s or certified check payable to the “Arizona Department of Financial Institutions”; and

29. That this Consent Order shall become effective upon execution by the Department’s Superintendent or representative and shall remain effective and enforceable unless modified by the parties in writing.

DATED this 10th day of April, 2019.

Keith R. Schraad, Interim Superintendent
Arizona Department of Financial Institutions

By Gabriela Marcias
Gabriela Marcias, Division Manager
Mortgage Lending
Arizona Department of Financial Institutions

CONSENT TO ENTRY OF ORDER

A. Padilla acknowledges that she has been served with a copy of the foregoing Findings of Fact, Conclusions of Law, and Order in the above-referenced matter, has read the same, is aware of the right to an administrative hearing in this matter, and has knowingly, intelligently, and voluntarily waived that right.

B. Padilla admits to the jurisdiction of the Superintendent and consent to the entry of the foregoing Findings of Fact, Conclusions of Law, and Order.

C. Padilla states that no promise of any kind or nature has been made to induce her to consent to the entry of this Order, and that she has done so voluntarily.

D. Padilla agrees to cease from engaging in the conduct set forth above in the Findings of Fact and Conclusions of Law.

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E. Padilla acknowledges that the acceptance of this Consent to the Entry of Order by the Superintendent is solely to settle this matter and does not preclude this Department, any other agency or officer of this state or subdivision thereof from instituting other proceedings as may be appropriate now or in the future.

F. Padilla acknowledges that failure to comply with this Order can result in the Department pursuing other administrative and judicial remedies against her.

G. Padilla represents that she has the authorization to consent to the entry of this Order on her own behalf.

H. Padilla waives all rights to seek any administrative or judicial review or otherwise to challenge or contest the validity of this Order before any court of competent jurisdiction.

DATED this 10TH day of APRIL 2019.

By: 
Jessica Padilla

1 ORIGINAL of the foregoing filed this 12th
day of April, 2019, in the office of:

2
3 Keith R. Schraad, Interim Superintendent
4 Arizona Department of Financial Institutions
5 ATTN: Mary Kosinski
6 100 North 15th Avenue, Suite 102
7 Phoenix, Arizona 85007
8 mkosinski@azinsurance.gov

9 COPY of the foregoing E-Filed same date to:

10 Tammy Eigenheer, Administrative Law Judge
11 Office of the Administrative Hearings
12 1740 West Adams Street, Lower Level
13 Phoenix, AZ 85007

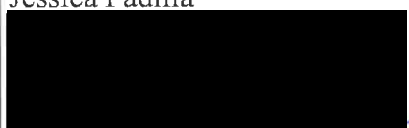
14 COPY of the foregoing mailed/delivered same date to:

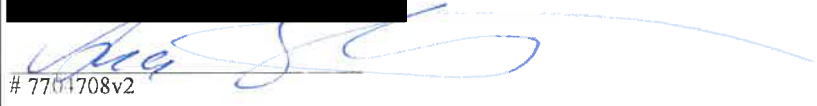
15 Gabriela Macias, Division Manager
16 Richard Fergus, Examiner-in-Charge
17 ATTN: Ana Starcevic
18 Arizona Department of Financial Institutions
19 100 North 15th Avenue, Suite 261
20 Phoenix, Arizona 85007
21 Gmacias@azdfi.gov
22 AStarcevic@azdfi.gov

23 Roberto Pulver, Assistant Attorney General
24 Attorney General's Office
25 2005 North Central Avenue
26 Phoenix, Arizona 85004
Roberto.Pulver@azag.gov

COPY of the foregoing emailed/mailed same date by
E-mail and U.S. regular mail to:

Jessica Padilla




7701708v2

Pima

Arizona Department of Financial Institutions

Date Received

4-11-19

Received from

Jessica Padilla

No 251370

License #

924582

Cash CC

Check

914176

New Renewal

FEE TYPE

AMT. PAID

CO. TYPE

<input type="checkbox"/>	Application Fee - H. O.	\$	_____
<input type="checkbox"/>	Application Fee - BR/AD. (x _____)	\$	_____
<input type="checkbox"/>	License Fee - H. O.	\$	_____
<input type="checkbox"/>	License Fee - BR/AD. (x _____)	\$	_____
# cards _____	Fingerprint Fee	\$	_____
	Examination/Annual Assessment	\$	_____
	Name/Address Change/Dup. License	\$	_____
	RI/AM Change	\$	_____
	Sponsorship Change	\$	_____
	Travel Reimbursement	\$	_____
	Test Fee	\$	_____
	<i>Penalties</i>	\$	_____
<input type="checkbox"/>	Late - Exam	\$	_____
<input type="checkbox"/>	Late - Renewal	\$	_____
<input type="checkbox"/>	Rate Deviation / Other	\$	_____
<input checked="" type="checkbox"/>	Civil Money EXAM/LIC/ULA	\$	1250-
	<i>Other Payments</i>	\$	_____
<input type="checkbox"/>	Mortgage Recovery Fund	\$	_____
OTHER _____		\$	_____
	TOTAL PAID	\$	1250-

ALB	<input type="checkbox"/>	Advanced Fee Loan Broker
BA	<input type="checkbox"/>	Bank
CA	<input type="checkbox"/>	Collection Agency
CBK	<input type="checkbox"/>	Commercial Mortgage Banker
CMB	<input type="checkbox"/>	Commercial Mortgage Broker
CL	<input type="checkbox"/>	Consumer Lender
CU	<input type="checkbox"/>	Credit Union
DM	<input type="checkbox"/>	Debt Management
EA	<input type="checkbox"/>	Escrow Agent
LO	<input checked="" type="checkbox"/>	Loan Originator
MT	<input type="checkbox"/>	Money Transmitter
BK	<input type="checkbox"/>	Mortgage Banker
MB	<input type="checkbox"/>	Mortgage Broker
MVD	<input type="checkbox"/>	Motor Vehicle Dealer
PF	<input type="checkbox"/>	Premium Finance Company
PN	<input type="checkbox"/>	Pre-Need Funeral Trust
SF	<input type="checkbox"/>	Sales Finance Company
	<input type="checkbox"/>	OTHER

Received By: JP
 2nd Initials for CASH: _____