



COLORADO

Department of
Regulatory Agencies

Division of Real Estate

AGENDA

Board of Mortgage Loan Originators Meeting

WEBINAR MEETING

Thursday, February 2, 2023
9:00 a.m.

The public may attend the meeting via Webinar
Please register for the Mortgage Loan Originator Board Meeting at:

https://us06web.zoom.us/webinar/register/WN_jT8J0lgCSMi6l4jOgGCeFQ

After registering, you will receive a confirmation email containing information about joining the webinar

Due to the current closures of public spaces, in-person attendance will not be available at this meeting. Thank you for your understanding.

Agenda Finalized 1/4/2023

The Board may reorder the Agenda to accommodate the needs of the Board members, staff or attendees.

Order of Business: Dena Falbo, Chair

- A. Chairwoman Falbo calls the Mortgage Loan Originator Board Meeting to order
- B. Roll Call
- C. Approval of November 16, 2022 Mortgage Loan Originator Board Meeting Minutes

Order of Business

POLICY MATTERS: Marcia Waters, Director

- A. Agenda Items for Next Meeting

PUBLIC COMMENT



COMPLAINT/INVESTIGATIONS: Sarah Halloran/Nicole Tribelhorn/Eddie Rose

- A. Complaint #2022-1878 (EB) - Carolynne Dionesse-Wright, Investigator
- B. Complaint #2022-1879 (BB) - Carolynne Dionesse-Wright, Investigator
- C. Complaint #2022-1882 (JK) - David Levy, Investigator
- D. Complaint #2022-1883 (CP) - Pat Hardy, Investigator
- E. Complaint #2022-1881 (JD) - Charles Rakay, Investigator
- F. Complaint #2022-1884 (MP) - Robin Coats, Investigator
- G. Complaint #2022-1885 (SR) - Robin Coats, Investigator
- H. Complaint #2022-1887 (SSJ) - Eddie Rose, Investigator
- I. Complaint #2022-1886 (KR) - Eddie Rose, Investigator
- J. Complaint #2022-1888 (BS) - Eddie Rose, Investigator
- K. Complaint #2022-1325 (MP) - Paul Martinez, Investigator
- L. Complaint #2022-1890 (JS) - Paul Martinez, Investigator
- M. Complaint #2022-91 (OC) - Paul Martinez, Investigator
- N. Complaint #2022-1889 (KS) - J.B. Peters, Investigator
- O. Complaint #2022-1891 (BT) - Yvette Gabardi, Investigator
- P. Complaint #2022-1893 (BW) - DJ Jursevics, Investigator
- Q. Complaint #2022-1892 (CW) - Nicole Tribelhorn, Investigator
- R. Complaint #2022-1880 (PD) - Charles Rakay, Investigator
- S. Complaint #2022-1580 (BA) - Paul Martinez, Investigator

LICENSING MATTERS: Sarah Halloran/Nicole Tribelhorn/Eddie Rose

- A. Complaint #2022-1927 (JS) - License Application - David Levy, Investigator
- B. Complaint #2022-1947 (GC) - License Application - Tabitha Quintana, Investigator
- C. Complaint #2022-1687 (SF) - Preliminary Advisory Opinion - Paul Martinez, Investigator
- D. Complaint #2022-1864 (GL) - License Application - Paul Martinez, Investigator
- E. Complaint #2022-1951 (MG) - License Application - Yvette Gabardi, Investigator
- F. Complaint #2022-2217 (MS) - License Application - Yvette Gabardi, Investigator

ESP MATTERS: Penny Elder, ESP Program Manager

None

ATTORNEY GENERAL MATTERS:

None

EXECUTIVE SESSION MATTERS:

The Board may enter executive session to confer with counsel to receive legal advice on specific legal questions regarding the matter noticed on the agenda as:

- Licensing Matter A, Complaint #2022-1927 (JS), specifically: legal advice regarding applicable legal bases for denial of an MLO license under Sections 12-10-711 and 12-10-713 C.R.S. and to discuss legal



memorandum addressing Board discretion to deny applications for licensure under these provisions.

The Board may enter executive session to confer with counsel to receive legal advice on specific legal questions regarding the matters noticed on the agenda as:

- Complaint Matter A, Complaint #2022-1878 (EB)
- Complaint Matter B, Complaint #2022-1879 (BB)
- Complaint Matter C, Complaint #2022-1882 (JK)
- Complaint Matter D, Complaint #2022-1883 (CP)
- Complaint Matter E, Complaint #2022-1881 (JD)
- Complaint Matter F, Complaint #2022-1884 (MP)
- Complaint Matter G, Complaint #2022-1885 (SR)
- Complaint Matter H, Complaint #2022-1887 (SSJ)
- Complaint Matter I, Complaint #2022-1886 (KR)
- Complaint Matter J, Complaint #2022-1888 (BS)
- Complaint Matter L, Complaint #2022-1890 (JS)
- Complaint Matter N, Complaint #2022-1889 (KS)
- Complaint Matter O, Complaint #2022-1891 (BT)
- Complaint Matter P, Complaint #2022-1893 (BW)
- Complaint Matter Q, Complaint #2022-1892 (CW)
- Complaint Matter R, Complaint #2022-1880 (PD),

specifically: legal advice regarding applicable legal bases to discipline an MLO license pursuant to Sections 12-10-711 and 12-10-713. C.R.S. and to discuss legal memorandum addressing Board discretion to discipline an MLO license under these provisions.

The Board may enter executive session to receive legal advice pursuant to C.R.S. §24-6-402(3)(a)(II) concerning disputes that are the subject of pending or imminent court action and/or for the purpose of receiving legal advice on specific legal questions regarding matters noticed on this agenda.

AGENDA ITEMS FOR NEXT MEETING

ADJOURNMENT

Next Scheduled Meeting:

March 15, 2023 at 9:00 a.m.

