



COLORADO

Department of
Regulatory Agencies

Division of Real Estate

AGENDA

Board of Mortgage Loan Originators Meeting

WEBINAR MEETING

Wednesday, January 21, 2026

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_tRVPsC-NR_mA7pE5fkAZmw

Please register by no later than 8:30 a.m. on the morning of the meeting. After registering, you will receive a confirmation email containing information about joining the webinar

Agenda Finalized 1/7/2026

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

Order of Business: David Williams, Chair

- A. David Williams, Chair, calls the Mortgage Loan Originator Board Meeting to Order
- B. Roll Call
- C. Approval of November 19, 2025 Mortgage Loan Originator Board Meeting Minutes

Rulemaking Hearing - Proposed New, Amended and/or Repealed Rules

- A. Director Marcia Waters calls the Rulemaking Hearing to order
- B. Roll Call
- C. Proposed New, Amended and Repealed Rules
 - Chapter 1 - Definitions
 - Chapter 5 - Professional Standards
- D. Testimony from Interested Parties
- E. Comments/Questions from the Board



Order of Business

POLICY MATTERS: Marcia Waters, Director

- A. Proposed Position Statement - MLO 2.0 - License Requirements for Originating Home Equity Contracts
- B. Agenda Items for Next Meeting

PUBLIC COMMENT

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

- A. Complaint #2025-799 (MR) - Paul Martinez, Investigator

LICENSING MATTERS: Sarah Halloran/Nicole Tribelhorn/Eddie Rose

- A. Complaint #2025-1964 (DC) - License Application - Paul Martinez, Investigator
- B. Complaint #2025-222 (MM) - License Application - Paul Martinez, Investigator

ESP MATTERS: Penny Elder, ESP Program Manager

None

ATTORNEY GENERAL MATTERS:

None

EXECUTIVE SESSION MATTERS:

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 18, 2026 at 9:00 a.m.

