



COLORADO

Department of
Regulatory Agencies

Division of Real Estate

AGENDA

Board of Mortgage Loan Originators Meeting

WEBINAR MEETING

Wednesday, September 17, 2025

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_B-KrSNLXRuGHVT_1TdpBvg

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

Agenda Finalized 9/3/2025

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

Rulemaking Hearing - Proposed New, Amended and/or Repealed Rules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- C. Proposed New, Amended and Repealed Rules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 4 - Renewal, Reinstatement, Re-Application, or License Status
- D. Testimony from Interested Parties
- E. Comments/Questions from the Board

Order of Business: Aaron Salladay, Chair

- A. Aaron Salladay, Chair, calls the Mortgage Loan Originator Board Meeting to Order
- B. Roll Call
- C. Approval of July 16, 2025 Mortgage Loan Originator Board Meeting Minutes



Order of Business

POLICY MATTERS: Marcia Waters, Director

- A. Selection of Leadership
- B. Shared Appreciation/Home Equity Agreements
- C. Agenda Items for Next Meeting

PUBLIC COMMENT

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

- A. Complaint #2025-718 (PD) - Paul Martinez, Investigator

LICENSING MATTERS: Sarah Halloran/Nicole Tribelhorn/Eddie Rose

- A. Complaint #2025-1082 (BB) - License Application - Paul Martinez, Investigator
- B. Complaint #2025-1136 (AP) - License Application - Paul Martinez, Investigator
- C. Complaint #2025-1037 (II) - License Application - Paul Martinez, Investigator
- D. Complaint #2025-1311 (AJ) - 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.

- A. Legal Issues Regarding Shared Appreciation/Home Equity Agreements

AGENDA ITEMS FOR NEXT MEETING

ADJOURNMENT

Next Scheduled Meeting:

November 19, 2025 at 9:00 a.m.

