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3 **STATE OF OREGON**  
4 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**  
5 **DIVISION OF FINANCIAL REGULATION**

6 In the Matter of:

Case No. M-16-0120

7 Brenda Marie Ewing (NMLS ID# 620336),

8 Respondent.

Order Granting Conditional Mortgage Loan  
Originator License and Consent to Entry of  
Order

9  
10 **WHEREAS** the Director of the Department of Consumer and Business Services  
11 for the State of Oregon (“Director”) conducted an investigation into the fitness of Brenda  
12 Marie Ewing (hereinafter “Ewing” or “Respondent”) to obtain a mortgage loan originator  
13 license under Oregon Revised Statutes (ORS) 86A.200 to 86A.239 and Oregon  
14 Administrative Rules (OAR) 441-850-0005 through 441-885-0010 (hereinafter  
15 collectively referred to as “Oregon Loan Originator Law”);

16 **WHEREAS** the Director has determined that the public interest is served by  
17 issuing a conditional mortgage loan originator license to Ewing pursuant to ORS  
18 86A.224(1)(b);

19 **WHEREAS** Ewing wishes to resolve her application for licensure expeditiously  
20 and in full cooperation with the Director, she agrees to enter into a consent agreement and  
21 order (“Order”) for conditional licensure as a mortgage loan originator pursuant to ORS  
22 86A.200 to 86A.239;

23 **NOW THEREFORE**, the Director **GRANTS** a conditional mortgage loan  
24 originator license to Ewing subject to continuously meeting the requirements to maintain  
25 the license. Ewing **CONSENTS** to entry of this Order upon the Director’s Findings of  
26 Fact and Conclusions of Law as stated hereinafter:

Division of Finance and Corporate Securities  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
Telephone: (503) 378-4387





## I. FINDINGS OF FACT

The Director FINDS that:

1. Respondent, NMLS ID Number 620336, applied for an Oregon mortgage loan originator license on July 23, 2015, by completing an application (“Application”) through the Nationwide Mortgage Licensing System (“NMLS”).

2. Respondent’s Application, among other things, contained a “yes” answer to disclosure question A-1 that asks “Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?”

3. Respondent disclosed that she filed for bankruptcy as a result of a divorce. She filed for bankruptcy under Chapter 7 in case 10-28594-B-7 in the United States Bankruptcy Court for the Eastern District of California (Chapter 7 Bankruptcy). She received a discharge on July 19, 2010.

4. The Division issued Respondent a mortgage loan originator license on July 31, 2015.

5. Subsequently, Respondent disclosed that she needed a structured payment plan to address her tax and student loan obligations. To accomplish this, she filed a petition for bankruptcy under Chapter 13 in 2015 in case 15-27338 in the United States Bankruptcy Court for the Eastern District of California (Chapter 13 Bankruptcy).

6. As part of the Chapter 13 Bankruptcy, Respondent is required to make 60 monthly payments of \$1,025 beginning in October 2015.

## II. CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. Respondent has failed to demonstrate the financial responsibility, character, and general fitness to command the confidence of the community warranting a determination that Respondent will operate honestly, fairly, and efficiently as required under ORS 86A.212(1)(d) and OAR 441-880-0210(1)(d) as a result of her 2010 Chapter 7 Bankruptcy and her 2015 Chapter 13 Bankruptcy.





1 entered in her Chapter 13 Bankruptcy. Respondent must also not incur  
2 any new unpaid judgments or tax liens, fail to pay her obligations such  
3 that any three accounts are 90 days or more past due, or have any real  
4 property she is in title to subject to foreclosure.

5 10. If Respondent fails to comply with the conditions of this license, Respondent  
6 agrees to notify the Director of the failure to meet the conditions and surrender the license  
7 immediately. If Respondent fails to surrender the license within seven days of providing  
8 notification to the Director or from the date that the Director notifies Respondent that the  
9 Director believes that there has been a violation of this Order, whichever is earlier,  
10 Respondent agrees that the conditional mortgage loan originator license shall be revoked  
11 immediately.

12 11. The date of this order is the day the Director or the Director's nominee signs the  
13 order. The entry of this Order does not in any way limit further remedies which may be  
14 available to the Director under Oregon law.

15 Dated this 21st day of March, 2016.

16 Patrick M. Allen, Director  
17 Department of Consumer and Business Services

18 /s/ Laura N. Cali  
19 Laura N. Cali, Administrator  
20 Division of Financial Regulation

21 **CONSENT TO ENTRY OF ORDER**

22 I, Brenda Marie Ewing, NMLS ID Number 620336, state that I have read the  
23 foregoing Order, and I know and fully understand the contents hereof. I have been advised  
24 of the right to a hearing and of the right to be represented by counsel in this matter. I desire  
25 to resolve and settle this matter with the Director. I voluntarily, without any force or duress,  
26 consent to the entry of this Order, expressly waiving any right to a hearing in this matter. I  
understand that the Director reserves the right to take further actions to enforce this Order or

1 to take appropriate action upon discovery of other violations of the Oregon Loan Originator  
2 Law, and I will fully comply with the terms and conditions stated herein.

3 I understand that this Consent Order is a public document.

4 Dated this 12<sup>th</sup> day of March, 2016.

5  
6 /s/ Brenda Marie Ewing  
Brenda Marie Ewing

7 Subscribed and sworn to before me this 12th day of March, 2016.

8  
9 /s/ Erika Hoover  
Signature of Notary

10 Erika Hoover  
11 Printed Name of Notary Public  
12 Notary Public for the State of: California

13 My commission expires: December 26, 2019  
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