

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:

ROGER EDWARD GREEN
21402 Firwood
Lake Forest, CA 92630

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No. 2013-416

DENIAL ORDER
MORTGAGE LOAN ORIGINATOR LICENSE

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (“Department”), having conducted a review of the application and background of Mortgage Loan Originator applicant Roger Edward Green (“Green”), 21402 Firwood, Lake Forest, California 92630, pursuant to the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635/1 *et seq.*] and the rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050], hereby issues this Order for not meeting the standards of the Act.

STATUTORY PROVISIONS

1. Section 7-3(3) of the Act states that to be issued a license an applicant must have demonstrated financial responsibility, character, and general fitness so as to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purpose of this Act.

FACTUAL FINDINGS

2. Green is an applicant for an Illinois Mortgage Loan NMLS ID No. 212617 (“MLO License”) and has the address of 21402 Firwood, Lake Forest, CA 92630.
3. Green on October 29, 2012 took the Illinois State Component of the SAFE Mortgage Loan Originator Test at the Prometric Test Center located at 24551 Raymond Way, Lake Forest, California.
4. The Nationwide Mortgage Licensing System (“NMLS”) Rules of Conduct for test takers are displayed electronically on the test candidates’ computer screen as part of the standard automated test process and Green was required to agree to the NMLS Rules of Conduct by selecting the “AGREE” option on the computer screen before proceeding with the test.
5. Rule No. 6 of the NMLS Rules of Conduct states: “I must only go to the restroom when on a break. I must not deviate during my travels to and from the restroom for any reason. I must not leave the building. I must not access my locker.”

6. The Mortgage Testing and Education Board (“MTEB”), acting on behalf of the State Regulatory Registry, LLC and the NMLS, is responsible for the oversight of SAFE required testing.
7. On November 6, 2012, the MTEB received a report filed by the Test Center Administrator of the Prometric Test Center located in Lake Forest, California that alleged that Green violated the NMLS Rules of Conduct by leaving the testing center building on an unscheduled break and going to his car.
8. A review committee consisting of three members of the MTEB (“Review Committee”) conducted a full investigation of Green’s alleged violations of the NMLS Rules of Conduct and also provided notice and opportunity for Green to respond to the allegations.
9. That on January 10, 2013, the Review Committee determined that Green violated Rule No. 6 of the NMLS Rules of Conduct when he left the testing center building on an unscheduled break and deviated in his travels to areas other than the restroom.
10. Green did not appeal the decision by the Review Committee.

LEGAL CONCLUSIONS

11. Based on Green’s activity of leaving the testing center building on an unscheduled break during the Illinois component of the SAFE Mortgage Loan Originator Test, the Department finds that Green has not demonstrated the character and general fitness to be licensed as a Mortgage Loan Originator pursuant to section 7-3(3) of the Act.

NOW IT IS HEREBY ORDERED THAT,

The Department **DENIES** Roger Edward Green’s application for a Mortgage Loan Originator License, pursuant to section 7-3 of the Act.

ORDERED THIS ____ DAY OF _____, 2014

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
MANUEL FLORES, ACTING SECRETARY

You are hereby notified that this Order is an administrative decision. Pursuant to 205 ILCS 635/4-12 and 38 Ill. Adm. Code, 1050.1510 *et seq.* any party may file a request for a hearing on an administrative decision. The request for a hearing and \$250 hearing fee by certified check or money order shall be filed with the Department at 320 West Washington Street, 5th Floor, Springfield, IL 62786, ATTN: Loan Originator Section within 10 days after the receipt of an administrative decision. The request for hearing must include an explicit admission, denial, or appropriate response to each allegation or issue contained in the administrative decision pursuant to 38 Ill. Adm. Code 1050.1570. A hearing shall be held on the administrative decision, by the Department of Financial and Professional Regulation, Division of Banking. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].

State of Illinois (
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County of Cook (

The undersigned, being duly sworn on oath, states that on ____/____/____, I mailed with sufficient postage affixed, a copy of the foregoing **DENIAL ORDER MORTGAGE LOAN ORIGINATOR LICENSE** by regular and certified mail, return receipt requested at 100 W. Randolph Street, Chicago, Illinois 60601, to the address of Registrant's Licensee registered with IDFPR Division of Banking listed below:

Roger Edward Green
21402 Firwood
Lake Forest, CA 92630

AFFIANT

Subscribed and sworn to before me,
this ____ day of _____, 2014

NOTARY PUBLIC
