

**STATE OF NEBRASKA**  
**Department of Banking & Finance**

IN THE MATTER OF:	)	
	)	ORDER GRANTING CONDITIONAL
Johana Moreno	)	RENEWAL
370 17th Street, Suite 3800	)	OF
Denver, Colorado	)	MORTGAGE LOAN
	)	ORIGINATOR LICENSE

NMLS No. 1862278

The Nebraska Department of Banking and Finance (“Department”) is responsible for administering and enforcing the Residential Mortgage Licensing Act, Neb. Rev. Stat. §§ 45-701 to 45-754 (Reissue 2021; Cum. Supp. 2022; Supp. 2023) (the “Act”).

Johana Moreno (“Moreno”), NMLS No. 1862278, who is sponsored by Everett Financial, Inc., 370 17th Street, Suite 3800, Denver, Colorado, holds a Mortgage Loan Originator License with the Department that expired December 31, 2023 (“License”). Said License is incorporated herein by reference.

Moreno timely submitted a request to renew her License for the period of January 1, 2024 through December 31, 2024 (“Renewal Request”), through the Nationwide Mortgage Licensing System and Registry (“NMLS”).

Neb. Rev. Stat. § 45-732(2) (Reissue 2021) requires an applicant requesting renewal of a mortgage loan originator license to meet the same requirements as an applicant for an initial mortgage loan originator license, including meeting the requirements of financial responsibility as provided by Neb. Rev. Stat. § 45-729(1)(c) (Reissue 2021).

Upon review of Moreno’s Renewal Request, the Department determined that Moreno has several past-due accounts.

Moreno documented for the Department that she has entered into a debt relief plan to satisfy each of the past-due accounts and has made payments in accordance with the plan. Moreno is disputing one of the past-due accounts and has not included the account in her debt relief plan.

Upon review of Moreno's Renewal Request, the Department has determined that Moreno continues to make payments according to the terms of her debt relief program in order to meet the requirement of financial responsibility as provided by Neb. Rev. Stat. § 45-729(1)(c) (Reissue 2021).

Upon review of Moreno's Renewal Request and supporting materials, the Department determined that Moreno met the requirements for licensure pursuant to the Act with the possible exception of financial responsibility as required by Neb. Rev. Stat. § 45-729(1)(c) (Reissue 2021).

IT IS THEREFORE ORDERED that a Conditional Mortgage Loan Originator License for Johana Moreno, NMLS No. 1862278, who is sponsored by Everett Financial, Inc., 370 17th Street, Suite 3800, Denver, Colorado, be, and hereby is, renewed, effective January 1, 2024, subject to the conditions contained herein:

1. Moreno shall remain current with all of her creditors, including making the payments required by the debt relief program, continue her efforts to resolve his disputed account, and shall notify the Department no later than ten days after any default in her payment plan or determination regarding her dispute.

2. Moreno shall resolve her disputed account by October 1, 2024. In the event she does not do so, Moreno shall establish a separate deposit account with documentation for the disputed account by October 1, 2024, and deposit money in the account on a monthly basis, which shall be used only to pay off the disputed account should her dispute fail.

3. Moreno shall provide the Department with semiannual financial reports documenting all activity concerning her debt relief program and disputed account, including all payments made on her program and the disputed account, and any derogatory changes to her financial condition during the six months prior to the due date of the report. Every document must be dated and clearly show the name of the creditor and debtor. Semiannual reports shall be due on April 1<sup>st</sup> and October 1<sup>st</sup> of each year until the Department determines that such reports are no longer required. The first report will be due April 1, 2024. Should Moreno fail to timely file any semiannual report, the Department may take such administrative action as it deems appropriate.

4. Upon the request of the Department, Moreno shall authorize the Department to obtain her credit report through the NMLS for the Department to conduct additional monitoring of her financial responsibility. Such authorization shall be given within fourteen days after receiving a request from the Department to authorize such pulling of a credit report.

5. Should the Department learn of any additional facts which negatively impact its determination of Moreno's financial responsibility, the Department may take such administrative action as it deems appropriate.

6. Moreno is required to keep her electronic mailing address current in her Individual Information on the NMLS to receive electronic documentation, communications, and orders at her electronic mail address from the Department.

7. This conditional license is effective as of January 1, 2024, shall expire on December 31, 2024. Moreno may request renewal of this conditional license by submitting a renewal request to the Department via the NMLS on or before December 31, 2024. The Department may conduct any investigation it deems necessary concerning Moreno prior to approving her renewal request which shall only be granted should the Department determine that Moreno meets the statutory

requirements for such renewal of her license at that time. Any such renewal of Moreno's license shall contain the conditions ordered herein until such time as the Department determines that Goodman's financial responsibility warrants a change in conditions.

8. Any notice required to be given to the Department may be provided via either first-class mail or by email to [dob.mortgage@nebraska.gov](mailto:dob.mortgage@nebraska.gov).

DATED this 1st day of February, 2024.



**STATE OF NEBRASKA  
DEPARTMENT OF BANKING AND FINANCE**

DocuSigned by:

*Kelly Lammers*

By: 81A8ACE4898B41D...  
Kelly Lammers  
1526 K Street, Suite 300  
Lincoln, Nebraska 68508  
(402) 471-2171

## CERTIFICATE OF SERVICE

I certify that on this 1st day of February, 2024, I served the foregoing **Order Granting Renewal of Conditional Mortgage Loan Originator License** electronically to Johana Moreno at [johana.moreno@supremelending.com](mailto:johana.moreno@supremelending.com).

DocuSigned by:

*Bryce Miller*

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Bryce Miller, No. 27475  
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