

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)	
)	ORDER GRANTING RENEWAL
Amy Erin Johnson)	OF CONDITIONAL
5055 West Park Boulevard)	MORTGAGE LOAN
Suite 300)	ORIGINATOR LICENSE
Plano, Texas)	

NMLS No. 1135079

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; LB 1074, 2024) (the “Act”).

Amy Erin Johnson (“Johnson”), NMLS No. 1135079, who is currently sponsored by Cardinal Financial Company, Limited Partnership, 5055 West Park Boulevard, Suite 300, Plano, Texas, holds a Mortgage Loan Originator License with the Department that expires December 31, 2024 (“License”). Said License is incorporated herein by reference.

Johnson timely submitted a request to renew their License for the period of January 1, 2025 through December 31, 2025 (“Renewal Request”), through the Nationwide Mortgage Licensing System and Registry (“NMLS”).

Neb. Rev. Stat. § 45-732(2) (Reissue 2021) requires that 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 Johnson’s Renewal Request, the Department determined that Johnson has several outstanding accounts. To satisfy these accounts, Johnson has entered into payment plans

and has begun making payments on their payment plans in order to meet the requirement of financial responsibility as provided by Neb. Rev. Stat. § 45-729(1)(c) (Reissue 2021).

Upon review of Johnson's Renewal Request and supporting materials, the Department determined that Johnson 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 the Mortgage Loan Originator License for Amy Erin Johnson, NMLS No. 1135079, who is currently sponsored by Cardinal Financial Company, Limited Partnership, 5055 West Park Boulevard, Suite 300, Plano, Texas, be, and hereby is, renewed, effective January 1, 2025, subject to the conditions contained herein:

1. Johnson shall remain current with all of their creditors, including continuing to make payments on their payment plans, and shall notify the Department no later than ten days after any default on their payment plans.

2. Johnson shall provide the Department with semiannual financial reports documenting all activity concerning their payment plans, including all payments made, and any derogatory changes to their financial condition during the six months prior to the due date of the report. Every document included with the semiannual financial report must be dated and clearly show the name of the creditor and debtor. Semiannual reports shall be due on April 1st and October 1st of each year until the Department determines that such reports are no longer required. The first report will be due April 1, 2025. Should Johnson fail to timely file any semiannual report, the Department may take such administrative action as it deems appropriate.

3. Upon the request of the Department, Johnson shall authorize the Department to obtain their credit report through the NMLS for the Department to conduct additional monitoring

of their 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.

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

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

6. This conditional license is effective as of January 1, 2025, and shall expire on December 31, 2025. Johnson may request to renew this license by submitting a renewal request to the Department via the NMLS on or before December 31, 2025. The Department may conduct any investigation it deems necessary concerning Johnson prior to approving their license renewal request, which shall only be granted should the Department determine that Johnson meets the statutory requirements for such renewal of their license at that time. Any such renewal of Johnson's license shall contain the conditions ordered herein until the Department determines that Johnson's qualifications warrant a change of conditions.

7. 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.

8. The Director of the Department has delegated the authority to make the decision in this matter to the Department Deputy Director – Bureau of Securities.

DATED this 12th day of December, 2024.



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

DocuSigned by:

Claire McHenry

By:

CC56EA4585AC4CD

Claire McHenry
Deputy Director – Bureau of Securities
1526 K Street, Suite 300
Lincoln, Nebraska 68508
(402) 471-2171

CERTIFICATE OF SERVICE

I certify that on this 12th day of December, 2024, I served the foregoing **Order Granting Renewal of Conditional Mortgage Loan Originator License** electronically to Amy Erin Johnson at amy.johnson@cardinalfinancial.com.

DocuSigned by:

Bryce Miller

CF5176B39BB2432

Bryce Miller, No. 27475
Nebraska Department of Banking and Finance
1526 K Street, Suite 300
Lincoln, Nebraska 68508
(402) 471-2171