

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:

Tram N Ton
2250 Satellite Boulevard
Suite 155
Duluth, Georgia

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ORDER GRANTING
CONDITIONAL MORTGAGE LOAN
ORIGINATOR LICENSE

NMLS No. 2127011

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”).

On July 12, 2024, Tram N Ton (“Ton”), NMLS No. 2127011, who is employed by OrangePath Financial Inc., 2250 Satellite Boulevard, Suite 155, Duluth, Georgia, submitted an application for a mortgage loan originator license (the “Application”), through the Nationwide Mortgage Licensing System and Registry (“NMLS”).

Neb. Rev. Stat. §§ 4-108 to 4-109 (Reissue 2012) provide that a state agency may not provide public benefits to a person not lawfully present in the United States and that public benefits include issuance of a professional license.

Upon review of Ton’s Application, the Department learned that Ton holds a Permanent Resident status under the Federal Immigration and Naturalization Act. Ton’s United States I-551 Permanent Resident Card expires June 15, 2027.

Upon review of Ton’s Application, the Department determined that Ton’s employer and sponsor is OrangePath Financial Inc., which is licensed in Nebraska as a mortgage banker.

IT IS THEREFORE ORDERED that a mortgage loan originator license for Tram N Ton, NMLS No. 2127011, be, and hereby is, conditionally granted, subject to the conditions contained herein:

1. Ton shall maintain authorization under the Federal Immigration and Naturalization Act to work in the United States at all times during the licensing period. Ton shall notify the Department via either first-class mail or by email to dob.mortgage@nebraska.gov no later than ten days after any change in the status of her worker status or in the status of her employment.

2. Ton may request to renew this 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 Ton prior to approving her license renewal request, which shall only be granted should the Department determine that Ton meets the statutory requirements for such renewal of her license at that time. Any such renewal of Ton's license shall contain the conditions ordered herein until the Department determines that Ton's qualifications warrant a change of conditions.

3. Ton 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.

4. 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.

DATED this 2nd day of August, 2024.



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

DocuSigned by:

Kelly Lammers

By:

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Kelly Lammers, Director

1526 K Street, Suite 300
Lincoln, Nebraska 68508
(402) 471-2171

CERTIFICATE OF SERVICE

I certify that on this 2nd day of August, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Tram N Ton at tram.ton248@gmail.com.

DocuSigned by:

Bryce Miller

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