

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

IN THE MATTER OF:	)	
	)	ORDER GRANTING
Marina Perez Campbell	)	CONDITIONAL MORTGAGE LOAN
6840 Carothers Parkway	)	ORIGINATOR LICENSE
Suite 500	)	
Franklin, Tennessee	)	

NMLS No. 2619847

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”).

On October 17, 2024, Marina Perez Campbell (“Campbell”), NMLS No. 2619847, who is currently sponsored by PennyMac Loan Services, LLC, 6840 Carothers Parkway, Suite 500, Franklin, Tennessee, submitted an application for a mortgage loan originator license (the “Application”) to the Department via the Nationwide Mortgage Licensing System and Registry (“NMLS”).

During review of the Application, the Department determined that Campbell has several past-due accounts.

Campbell documented for the Department that they have entered into a payment plan to satisfy their past-due accounts.

Upon review of the Application and supporting materials, the Department determined that Campbell 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).

The Department has determined that by establishing a payment plan to satisfy the past-due accounts, Campbell has demonstrated sufficient financial responsibility to warrant a determination that a mortgage loan originator license be issued subject to certain conditions.

IT IS THEREFORE ORDERED that the Conditional Mortgage Loan Originator License for Marina Perez Campbell, NMLS No. 2619847, who is currently sponsored by PennyMac Loan Services, LLC, 6840 Carothers Parkway, Suite 500, Franklin, Tennessee, be, and hereby is, granted subject to the conditions contained herein:

1. Campbell shall remain current with all of their creditors, including making payments on their payment plan, and shall notify the Department no later than ten days after any default on their payment plan.

2. Campbell shall provide the Department with semiannual financial reports documenting all activity concerning their payment plan, 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 Campbell 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, Campbell 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 Campbell's financial responsibility, the Department may take such administrative action as it deems appropriate.

5. Campbell 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 shall expire on December 31, 2025. Campbell 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 Campbell prior to approving their license renewal request, which shall only be granted should the Department determine that Campbell meets the statutory requirements for such renewal of their license at that time. Any such renewal of Campbell's license shall contain the conditions ordered herein until the Department determines that Campbell'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](mailto:dob.mortgage@nebraska.gov).

DATED this 18th day of November, 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 18th day of November, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Marina Perez Campbell at [marina.campbell@pennymac.com](mailto:marina.campbell@pennymac.com).

DocuSigned by:

*Bryce Miller*

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Bryce Miller, No. 27475  
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