

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

IN THE MATTER OF:	)	
	)	ORDER GRANTING
Todd Allen Bruess	)	CONDITIONAL MORTGAGE LOAN
1301 2nd Avenue	)	ORIGINATOR LICENSE
Suite 3100-A	)	
Seattle, Washington	)	

NMLS No. 409816

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 August 8, 2024, Todd Allen Bruess (“Bruess”), NMLS No. 409816, who is currently sponsored by Zillow Home Loans, LLC, 1301 2nd Avenue, Suite 3100-A, Seattle, Washington, 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 Bruess has a tax lien and a debt settlement agreement.

Upon review of the Application and supporting materials, the Department determined that Bruess 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 Conditional Mortgage Loan Originator License for Todd Allen Bruess, NMLS No. 409816, who is currently sponsored by Zillow Home Loans, LLC, 1301 2nd Avenue, Suite 3100-A, Seattle, Washington, be, and hereby is, granted, subject to the conditions contained herein:

1. Bruess shall remain current with all of his creditors, including continuing to make payments on his tax lien and debt settlement agreement, and shall notify the Department no later than ten days after any default on his tax lien or debt settlement agreement.

2. Bruess shall provide the Department with semiannual financial reports documenting all activity concerning his tax lien and debt settlement agreement, including all payments made, and any derogatory changes to his 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 October 1, 2024. Should Bruess 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, Bruess shall authorize the Department to obtain his credit report through the NMLS for the Department to conduct additional monitoring of his 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 Bruess's financial responsibility, the Department may take such administrative action as it deems appropriate.

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

6. This conditional license shall expire on December 31, 2024. Bruess 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 Bruess prior to approving his license renewal request, which shall only be granted should the Department determine that Bruess meets the statutory requirements for such renewal of his license at that time. Any such renewal of Bruess's license shall contain the conditions ordered herein until the Department determines that Bruess'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 22nd day of August, 2024.



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

DocuSigned by:

*Kelly Lammers*

By: 81A8ACE4898B41D...

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

## CERTIFICATE OF SERVICE

I certify that on this 22nd day of August, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Todd Allen Bruess at [toddbru@zillowhomeloans.com](mailto:toddbru@zillowhomeloans.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