

STATE OF NEBRASKA
Department of Banking & Finance

| | | |
|-----------------------|---|---------------------------|
| IN THE MATTER OF: |) | |
| |) | |
| Brendan Matthew Gvora |) | ORDER GRANTING |
| 5800 Lombardo Center |) | CONDITIONAL MORTGAGE LOAN |
| Seven Hills, Ohio |) | ORIGINATOR LICENSE |
| |) | |

NMLS No. 1578548

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 23, 2024, Brendan Matthew Gvora (“Gvora”), NMLS No. 1578548, who is currently sponsored by Mutual of Omaha Mortgage, Inc., 5800 Lombardo Center, Seven Hills, Ohio, 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 Gvora has a past-due account.

Gvora documented for the Department that he has entered into a payment plan to satisfy his past-due account and has made payments in accordance with the plan.

Upon review of the Application and supporting materials, the Department determined that Gvora 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 Brendan Matthew Gvora, NMLS No. 1578548, who is currently sponsored by Mutual of

Omaha Mortgage, Inc., 5800 Lombardo Center, Seven Hills, Ohio, be, and hereby is, granted, subject to the conditions contained herein:

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

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

5. Gvora 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. Gvora 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 Gvora prior to approving his license renewal request, which shall only be granted should the Department determine that Gvora meets the statutory requirements for such renewal of his license at that time. Any such renewal of Gvora's license shall contain the conditions ordered herein until the Department determines that Gvora'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.

DATED this 2nd 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 2nd day of August, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Brendan Matthew Gvora at bgvora@mutualmortgage.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