

STATE OF NEBRASKA
Department of Banking & Finance

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|---------------------|---|---------------------------|
| IN THE MATTER OF: |) | |
| |) | ORDER GRANTING |
| Jessica Camacho |) | CONDITIONAL MORTGAGE LOAN |
| 951 Yamato Road |) | ORIGINATOR LICENSE |
| Suite 175 |) | |
| Boca Raton, Florida |) | |

NMLS No. 2365930

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 June 7, 2024, Jessica Camacho (“Camacho”), NMLS No. 2365930, who is currently sponsored by Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, Florida, 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 Camacho has several past-due accounts.

Camacho documented for the Department that she has entered into a payment plan to satisfy one past-due account and she has entered into a debt relief plan to satisfy the remaining past-due accounts.

Upon review of the Application and supporting materials, the Department determined that Camacho 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 debt relief plan to satisfy the past-due account, Camacho 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 Jessica Camacho, NMLS No. 2365930, who is currently sponsored by Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, Florida, be, and hereby is, granted subject to the conditions contained herein:

1. Camacho shall remain current with all of her creditors, including continuing to make payments on her payment plan and on her debt relief plan, and shall notify the Department no later than ten days after any default on either her payment plan or debt relief plan.

2. Camacho shall provide the Department with semiannual financial reports documenting all activity concerning her payment plan and her debt relief 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 Camacho 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, Camacho shall authorize the Department to obtain her credit report through the NMLS for the Department to conduct additional monitoring of her 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 Camacho's financial responsibility, the Department may take such administrative action as it deems appropriate.

5. Camacho 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.

6. This conditional license shall expire on December 31, 2024. Camacho 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 Camacho prior to approving her license renewal request, which shall only be granted should the Department determine that Camacho meets the statutory requirements for such renewal of her license at that time. Any such renewal of Camacho's license shall contain the conditions ordered herein until the Department determines that Camacho'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 12th day of July, 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 12th day of July, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Jessica Camacho at jessica.camacho@freedommortgage.com.

DocuSigned by:

Bryce Miller

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Bryce Miller, No. 27475
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