

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)	
)	ORDER GRANTING
Adam Robert Hutchison)	CONDITIONAL MORTGAGE LOAN
2780 Lake Vista Drive)	ORIGINATOR LICENSE
Lewisville, Texas)	
)	

NMLS No. 915053

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 September 27, 2024, Adam Robert Hutchison (“Hutchison”), NMLS No. 915053, who is currently sponsored by Nationstar Mortgage LLC, 2780 Lake Vista Drive, Lewisville, Texas, 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 Hutchison has several past-due accounts.

Hutchison documented for the Department that he has entered into a debt relief plan to satisfy each of the past-due accounts.

Upon review of the Application and supporting materials, the Department determined that Hutchison 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 accounts, Hutchison 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 Adam Robert Hutchison, NMLS No. 915053, who is currently sponsored by Nationstar Mortgage LLC, 2780 Lake Vista Drive, Lewisville, Texas, be, and hereby is, granted subject to the conditions contained herein:

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

2. Hutchison shall provide the Department with semiannual financial reports documenting all activity concerning his 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 April 1, 2024. Should Hutchison 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, Hutchison 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 Hutchison's financial responsibility, the Department may take such administrative action as it deems appropriate.

5. Hutchison 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. Hutchison 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 Hutchison prior to approving his license renewal request, which shall only be granted should the Department determine that Hutchison meets the statutory requirements for such renewal of his license at that time. Any such renewal of Hutchison's license shall contain the conditions ordered herein until the Department determines that Hutchison'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 9th day of October, 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 9th day of October, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to Adam Robert Hutchison at adam.hutchison@mrcooper.com.

DocuSigned by:

Bryce Miller

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Bryce Miller, No. 27475
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