

STATE OF NEBRASKA
Department of Banking & Finance

IN THE MATTER OF:)	
)	ORDER GRANTING
John Adam Estabrook 331 Village Pointe Plaza Suite 310 Omaha, Nebraska)	CONDITIONAL MORTGAGE LOAN ORIGINATOR LICENSE
)	
)	
)	

NMLS No. 1180396

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 May 1, 2014, John Adam Estabrook (“Estabrook”), NMLS No. 1180396, who is currently sponsored by NEXA Mortgage, LLC, 331 Village Pointe Plaza Suite 310, Omaha, Nebraska, was approved for a mortgage loan originator license (the “License”) by the Department via the Nationwide Mortgage Licensing System and Registry (“NMLS”).

In a Disclosure submitted through the NMLS, on or about September 4, 2024, the Department became aware that Estabrook had been charged with Class II Felony Robbery. On September 26, 2024, the Department became aware that Estabrook was also being charged with Class II Misdemeanor Theft by Unlawful Taking-\$500 or Less and Class I Misdemeanor Third Degree Assault-Cause Bodily Injury.

Upon review of the Disclosure, the Department determined that Estabrook is currently the subject of an open criminal matter in Sarpy District Court, Case No. CR24-0936.

The Department has determined that Estabrook warrants a determination that the license be subject to certain conditions.

IT IS THEREFORE ORDERED that the license for John Adam Estabrook, NMLS No. 1180396, who is currently sponsored by NEXA Mortgage, LLC, 331 Village Pointe Plaza Suite 310, Omaha, Nebraska, is now conditionally granted, and is now subject to the following conditions:

1. Estabrook shall notify the Department no later than ten days after any change in the status of the above-referenced criminal matter, including any disposition, whether by plea, conviction, dismissal, or any other means of resolution.

2. Should the Department learn of any additional facts which negatively impact its determination of Estabrook's status in the above-referenced criminal matter, the Department may take such administrative action as it deems appropriate. Pursuant to the Act, any conviction, guilty plea, or plea of nolo contendere to a misdemeanor that involves dishonesty or fraud, or a felony is a reason for non-approval, or revocation, of a mortgage loan originator license.

3. Estabrook 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.

4. This conditional license shall expire on December 31, 2024. Estabrook may request renewal of this conditional 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 Estabrook prior to approving his renewal request which shall only be granted should the Department determine that Estabrook meets the statutory requirements for such renewal of his license at that time. Any such renewal of Estabrook's license shall contain the conditions ordered herein until such time as the Department determines that Estabrook's financial responsibility warrants a change in conditions.

5. 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 October, 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 October, 2024, I served the foregoing **Order Granting Conditional Mortgage Loan Originator License** electronically to John Adam Estabrook at jestabrook86@gmail.com.

DocuSigned by:

Bryce Miller

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Bryce Miller, No. 27475
Nebraska Department of Banking and Finance
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