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5 COUNSEL FOR STATE OF MONTANA

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7  
8 BEFORE THE MONTANA DEPARTMENT OF ADMINISTRATION,  
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

9  
10 IN THE MATTER OF THE MONTANA  
MORTGAGE LOAN ORIGINATOR  
11 LICENSE OF TEEYAH TENE GRIFFIN,  
NMLS # 1044894,

12 Respondent.

Case No. M2016-34

13  
14 **NOTICE OF PROPOSED  
SUSPENSION OF LICENSE  
AND OPPORTUNITY FOR  
ADMINISTRATIVE HEARING**

15 The Montana Division of Banking and Financial Institutions (Division), pursuant to the  
16 authority granted by the Montana Mortgage Act (Act), Mont. Code Ann. § 32-9-101 et seq.,  
17 hereby issues this Notice of Proposed Suspension of License and Opportunity for  
Administrative Hearing.

18 **PARTIES, JURISDICTION, AND VENUE**

19 1. The Division is the agency charged with licensing, examining, and regulating  
20 mortgage brokers, mortgage lenders, mortgage servicers, and mortgage loan originators.

21 2. TEEYAH TENE GRIFFIN (Respondent) is licensed as a Mortgage Loan  
22 Originator in Montana. Respondent's Nationwide Multistate Licensing System (NMLS)  
23 number is 1044894.

24 3. Pursuant to Mont. Code Ann. §§ 32-9-102, 32-9-126, and 32-9-133, this  
25 administrative tribunal has personal jurisdiction over the Respondent because the  
26 Respondent is licensed as a mortgage loan originator in this state.

27 4. Pursuant to Mont. Code Ann. §§ 32-9-102, 32-9-126 and 32-9-133, the  
28 Division has jurisdiction over the subject matter of this action and is authorized to bring this

1 action against Respondent for a violation of the Act.

2 5. Venue is appropriate at the location set by the Division pursuant to Mont.  
3 Code Ann. § 2-4-611. Hearings are typically held in in Helena, Lewis and Clark County,  
4 Montana, where the Division's main office is located.

5 **FACT ASSERTIONS**

6 1. The facts asserted herein describe the acts or practices engaged in by the  
7 Respondent that constitute a violation of the Act.

8 2. Respondent was approved for a Montana Mortgage Loan Originator license  
9 on October 17, 2016.

10 3. On August 8, 2016, a credit report, ordered through the NMLS, reflected

11 [REDACTED].

12 4. On September 6, 2016, the Respondent entered into an Agreement of  
13 Conditional Mortgage Loan Originator License and Consent to Entry of Agreement  
14 (Agreement) with the Division.

15 5. The Agreement states that the Respondent will provide, in part, the  
16 following:

17 a) Respondent will provide the Division with an updated credit report through the  
18 NMLS every six months beginning 11/1/16.

19 b) Respondent agrees to provide repayment agreements from the following  
20 entities:

- 21 [REDACTED]
- 22 [REDACTED]
- 23 [REDACTED]

24 c) Respondent agrees to provide proof of consistent monthly payments to the above  
25 creditors every six months beginning 11/1/16.

26 6. The Division contacted Respondent to collect the information required by  
27 the Agreement. The Division contacted Respondent via email on July 20, 2018 and by  
28 placing a license item on their NMLS record on July 20, 2018.

1 7. Respondent stated that she has been unable to meet the requirements of the  
2 Agreement due to ██████████.

3 8. On August 13, 2018, a credit report, ordered through the NMLS, reflected  
4 three additional ██████████ accounts opened in 2017 and sent to ██████████ in 2018.

### CONCLUSIONS OF LAW

6 1. The Division has jurisdiction over this matter and over the Respondent  
7 pursuant to Mont. Code Ann. §§ 32-9-102, 32-9-126, and 32-9-133.

8 2. Respondent is licensed as a mortgage loan originator under Mont. Code  
9 Ann. §§ 32-9-120, 32-9-126, and 32-9-165.

10 3. On September 6, 2016, the Agreement was executed between the  
11 Respondent and the Division.

12 4. The Division contacted Respondent to collect the information required by  
13 the Agreement. The Division contacted Respondent via email on July 20, 2018, and by  
14 placing a license item on their NMLS record on July 20, 2018.

15 5. Respondent stated that she has been unable to meet the requirements of the  
16 Agreement due to ██████████.

17 6. On August 13, 2018, a credit report, ordered through the NMLS, reflected  
18 three additional ██████████ accounts opened in 2017 and sent to ██████████ in 2018.

19 7. Pursuant to Admin. R. Mont. 2.59.1742(4)(a), a license may be suspended  
20 when the licensee has failed to fully provide documentation required by the Division.

21 8. Respondent has not complied with the requirements of the Agreement.

### PROPOSED AGENCY ACTION

23 The Division proposes to suspend the Respondent's mortgage loan originator  
24 license in Montana.

### NOTICE OF OPPORTUNITY FOR HEARING

26 Notice is hereby given that pursuant to Mont. Code Ann. § 32-9-133, the  
27 Respondent has a right to an administrative hearing as provided in the Montana  
28 Administrative Procedures Act (Title 2, Chapter 4, Part 6 of the Montana Code Annotated)

1 to contest the Division's proposed agency action. Respondent has the right to be  
2 represented by counsel at the hearing and related proceedings. To exercise the right to a  
3 hearing Respondent must make a timely written request for hearing within **14 days** of  
4 receipt of this Notice and mail or deliver the request to:


5 Banking and Financial Institutions Division  
6 301 South Park, Room 316  
7 P.O. Box 200546  
8 Helena, MT 59620-0546

8 **POSSIBILITY OF DEFAULT**

9 Failure to make a written request for hearing within 14 days of receipt of this Notice  
10 or to otherwise timely defend as provided by law may result in entry of Respondent's default  
11 without further prior notice and a Final Order shall thereafter issue providing for such relief  
12 and imposing such penalties as are appropriate and authorized by Mont. Code Ann. §§ 32-  
13 9-126 and 32-9-133.

14 The Division will post a copy of any final order or decision in this matter to the  
15 NMLS under regulatory actions which will be viewable by regulators and the public.

16  
17 DATED 6<sup>th</sup> day of September, 2018.

18  
19 By:   
20 Don E. Harris, Legal Counsel  
21 Montana Division of Banking and Financial  
22 Institutions  
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**CERTIFICATE OF SERVICE**

I hereby certify that on September 6, 2018, the undersigned caused a true and accurate copy of the foregoing Notice of Proposed Suspension of License and Opportunity for Administrative Hearing to be mailed by U.S. certified mail number [REDACTED]

[REDACTED] to:

TEEYAH TENE GRIFFIN

[REDACTED]  
[REDACTED]

[REDACTED]

Heather K. Hardman, Paralegal

09/06/18

Date

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TEEYAH TENE GRIFFIN

2. Article No.  
(Transfer)**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

A handwritten signature in black ink, appearing to read 'Teeyah Griffin'.

 Agent Addressee

B. Received by (Printed Name)

A handwritten name in black ink, appearing to read 'Teeyah Griffin'.

C. Date of Delivery

9-10-18

D. Is delivery address different from item 1?

 Yes

If YES, enter delivery address below:

 No

3. Service Type

 Certified Mail® Priority Mail Express™ Registered Return Receipt for Merchandise Insured Mail Collect on Delivery

4. Restricted Delivery? (Extra Fee)

 Yes

UNITED STATES POSTAL SERVICE

WA 920

10 SEP '18

PH 0 L



First-Class Mail  
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- Sender: Please print your name, address, and ZIP+4® in this box•

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Financial Institutions  
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