

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

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In the matter of Montana mortgage loan originator  
license applicant, RICHIE JAMES HIGHTOWER,  
NMLS # 216125,

Respondent.

Case No. M2022-26

**DENIAL OF LICENSE**

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On June 3, 2022, the Division of Banking and Financial Institutions (Division) issued a Notice of Proposed Denial of License and Opportunity for Administrative Hearing (Notice) by U.S. certified mail number [REDACTED].

The Notice gave Respondent 14 days after service to file a request for hearing. The Division did not receive a request from Respondent.

**ORDER**

The Division hereby adopts and incorporates by reference the Fact Assertions and Conclusions of Law set forth in the Notice and hereby denies the Mortgage Loan Originator application of Respondent.

DATED this 22<sup>nd</sup> day of June, 2022.

By: [REDACTED]  
MELANIE G. HALL, Commissioner  
Montana Division of Banking and Financial Institutions

**CERTIFICATE OF SERVICE**

I hereby certify that on June 22, 2022, the undersigned caused a true and accurate copy of the foregoing Denial of License to be mailed by U.S. Mail, first class, postage prepaid and addressed to:

**RICHE JAMES HIGHTOWER**  
[REDACTED]

[REDACTED]  
Heather K. Hardman, Paralegal