

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT  
DIVISION OF BANKING AND SECURITIES

In the matter of: )  
Amber Gauthier ) ORDER NO: 19-75-C  
NMLS #AK988438 ) ORDER IMPOSING CIVIL PENALTIES  
Respondent. ) AND  
 ) CONSENT TO ORDER

The Department of Commerce, Community, and Economic Development, Division of Banking and Securities (“Department”) has conducted an examination of the business activities of Amber Gauthier (“Respondent”) and has determined that Respondent violated certain provisions of AS 06.60 *et seq.* (the Alaska Secure and Fair Enforcement for Mortgage Licensing Act of 2010 – the “Alaska SAFE Act”).

Respondent agrees that the Department has jurisdiction over the Respondent and this matter pursuant to the Alaska SAFE Act.

Respondent wishes to resolve and settle this matter with the Department. As evidenced by the authorized signature on this Order, Respondent consents to the entry of this Order imposing civil penalties based on the Conclusions of Law and Order. Respondent waives her right to hearing under AS 44.62 *et seq.* (the Alaska Administrative Procedure Act) and the Alaska SAFE Act.

**I. FACTS**

1. Primary Residential Mortgage, Inc. (“PRMI”) is an Alaska business corporation, entity number 73910F, with its principal place of business located at 1480 North 2200 West, Salt

1 Lake City, Utah 84116. On March 19, 2010, the Department issued an Alaska Mortgage  
2 Broker/Lender license to PRMI. The unique identifier assigned to PRMI by the  
3 Nationwide Multistate Licensing System & Registry (“NMLS”) is AK3094. On December 31,  
4 2012, the Department issued Mortgage Loan Originator (“MLO”) number AK988438 to  
5 Respondent. The unique identifier assigned to Respondent by the NMLS is 988438.

6 2. In November 2018, the Department conducted an examination of PRMI and its MLOs.  
7 At the time of the examination, Respondent was an MLO who was sponsored by PRMI.  
8 During the examination, the Department found that Respondent maintained one advertisement  
9 that did not display PRMI’s and Respondent’s unique identifier.

10 3. An MLO must clearly and conspicuously display the unique identifier assigned to the  
11 MLO and the unique identifier assigned to the mortgage broker or mortgage lender on all  
12 advertisements.

## 13 II. CONCLUSIONS OF LAW

14 1. Respondent violated AS 06.60.325 and 3 AAC 14.510(2) by failing to clearly and  
15 conspicuously display PRMI’s and Respondent’s unique identifier in the one advertisement  
16 found during the Second Examination.

17 2. Respondent is subject to a civil penalty under AS 06.60.420 for violating AS  
18 06.60.325 and 3 AAC 14.510(2).

## 19 III. ORDER

20 Pursuant to the Alaska SAFE Act and on the basis of the Findings of Fact,  
21 Conclusions of Law, and Respondents’ consent to the entry of this Order, the Department  
22 ORDERS Respondent to:

23 1. Pay a civil penalty of \$500. This amount was calculated at \$500 for the one  
24 advertisement found during the Second Examination that did not clearly and conspicuously

1 display PRMI's and Respondent's unique identifiers. This amount is immediately due to the  
2 Department.

3 2. Comply with all provisions of the Alaska SAFE Act and associated regulations. This  
4 Order is a publicly disclosable document and is reportable to the NMLS.

5 **IT IS SO ORDERED.**

6 Julie Anderson, Commissioner  
7 Department of Commerce, Community  
8 and Economic Development

9 September 19, 2019

/s/ Patrice Walsh

10 Date

Patrice Walsh, Director  
11 Division of Banking and Securities

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1 **Consent to Entry of Order**

2 **Amber Gauthier**

3 I, Amber Gauthier, hereby acknowledge that I have read the foregoing Consent  
4 Order, I am aware of the right to a hearing and appeal in this matter, and have waived the  
5 same.

6 I admit to the jurisdiction of the Department of Commerce, Community and  
7 Economic Development, Division of Banking and Securities (“Department”) and further  
8 consent to entry of this Order by the Department as settlement of the issues contained in this  
9 Order. I admit to violation of the Alaska SAFE Act.

10 I understand that the Department reserves the right to take further actions to enforce  
11 this Order or to take appropriate action upon discovery of other violations of the Alaska  
12 SAFE Act, and that I will fully comply with the terms and conditions of this Order, the  
13 Alaska SAFE Act and associated regulations.

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I enter into this Order voluntarily and understand that this Order is a public document  
and is reportable to the NMLS.

9/18/19  
Date

/s/ Amber Gauthier  
Amber Gauthier

SUBSCRIBED AND SWORN TO before me this 18th day of September, 2019 at  
Anchorage, Alaska.

/s/ Kelli K. White  
Notary Public in and for \_\_\_\_\_

Kelli K. White  
Notary Printed Name  
My commission expires: Jan 22, 2013

Contact Person:  
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