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JUL 06 2021  
AOR 2:30PM  
COMMISSIONERS OFFICE

COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2021-AH-0012

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

AGREED ORDER

KRISTINA WIEST (NMLS ID: 141048)

RESPONDENT

\* \* \* \* \*

1. The Department of Financial Institutions ("DFI") is responsible for regulating and licensing entities engaged in mortgage lending, brokering, origination, and processing in accordance with the provisions set forth in KRS Chapter 286.8.

2. Kristina Wiest ("Respondent") is authorized to do business in Kentucky as a mortgage loan originator pursuant to KRS Chapter 286.8. Respondent's NMLS ID is 141048.

3. On June 16, 2020, Respondent self-reported to DFI that she left her employment with a mortgage licensee after it was determined that she had an employee complete her mandatory continuing education courses, in violation of KRS 286.8-255(4), KRS 286.8-260, and KRS 286.8-220.

4. DFI possesses a range of administrative authority in addressing violations of KRS Chapter 286.8, including license revocation or denial, suspension or the imposition of civil penalties. See KRS 286.8-046 and 286.8-090.

5. In the interest of economically and efficiently resolving the violations described herein, and without Respondent admitting or denying the statements of fact and legal conclusions herein, DFI and Respondent agree as follows:

- a. Respondent agrees to a civil penalty assessment in the amount of Three Thousand Dollars (\$3,000.00) for the violations described herein;
- b. Payment(s) of the civil penalty shall be made electronically, via invoice, through the NMLS system;
- c. The Three Thousand Dollars (\$3,000.00) shall be due as follows:
  1. \$1,000 due upon entry of the Agreed Order;
  2. \$1,000 due on or before 30 days after entry of the Agreed Order;
  3. \$1,000 due on or before 60 days after entry of the Agreed Order.
- d. Respondent's mortgage loan originator registration shall be suspended for a period of thirty (30) days from the date this Agreed Order is entered;
- e. For a period of three (3) years from the date of entry of this Agreed Order, Respondent shall submit an Affidavit that she has completed her yearly continuing education requirements and shall provide proof from MTEB that there were no issues with the testing;
- f. Respondent shall not hold a management or control position in a mortgage licensee in the state of Kentucky for a period of three (3) years from the date of entry of this Agreed Order.

6. Respondent waives her right to demand a hearing at which she would be entitled to legal representation, to confront and cross-examine witnesses, and to present evidence on her own behalf, or to otherwise appeal or set aside this Order.

7. Respondent consents to and acknowledges the jurisdiction of DFI over this matter and that this Agreed Order is a matter of public record and may be disseminated as such.

8. In consideration of execution of this Agreed Order, Respondent hereby releases and forever discharges the Commonwealth of Kentucky, DFI, Office of Legal Services, and each of their members, agents, and employees in their individual capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have or claim to have against any or all of the persons or entities named in this paragraph arising out of or by reason of this investigation, this disciplinary action, this settlement or its administration.

9. By signing below, Respondent acknowledges she has read the foregoing Agreed Order and knows and fully understands its contents.

10. This Agreed Order shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 2nd day of July, 2021.

Charles  
A. Vice

Digitally signed by:  
Charles A. Vice  
DN: CN = Charles A. Vice  
email = Charles.Vice@ky.  
Gov O = US O = KY DFI  
OU = Commissioner's  
Office  
Date: 2021.07.02 07:31:  
05 -04'00'

*/s/ Charles A. Vice*

CHARLES A. VICE  
COMMISSIONER



**CERTIFICATE OF SERVICE**

ca hereby certify that a copy of the foregoing **Agreed Order** was sent on this the 14 day of July, 2021, by certified mail, return receipt requested, to:

Kristina Wiest  
122 Glen Echo Drive  
Smyrna, Tennessee 37167

Via hand-delivery to:

Gary A. Stephens  
Staff Attorney  
Department of Financial Institutions  
500 Mero Street 2SW19  
Frankfort, Kentucky 40601

Kentucky Department of Financial Institutions

Name: Alvin Reid

Title: Executive Staff Advisor