



BRAD LITTLE
Governor

SALVADOR CRUZ
Director

Idaho Department of Finance

MORTGAGE ADVISORY BOARD MEETING

Wednesday, July 22, 2026, from 9:00 a.m.– 10:30 a.m.

Idaho Department of Finance, Pend Orielle River Room

11341 W. Chinden Blvd., Ste. A300, Boise ID 83714

2026 ADVISORY BOARD MEMBERS

Diane Vanoverbeke
Meridian, Idaho

Joseph Pattee
Boise, Idaho

Kellie Allen
Eagle, Idaho

Michelle Guth
Boise, Idaho

DEPARTMENT REPRESENTATIVES

Salvador Cruz, Director
Erin Van Engelen, Consumer Finance Bureau Chief
Matt Maurer, Deputy Attorney General
Daniel Kline, Supervising Examiner/Investigator
Carey Phillips, Supervising Examiner/Investigator
Mel White, Administrative Assistant

Agenda

I. GENERAL DISCUSSION ITEMS

- a. Welcome by Idaho Department of Finance – Erin Van Engelen
- b. Advisory Board Mortgage Industry Updates
 - i. Market Highlights, Trends, and Concerns
- c. Department of Finance Updates
 - i. Mortgage Company Program Update – Daniel Kline
 - ii. Mortgage Loan Originator Program Update – Carey Phillips

II. OTHER BUSINESS