## Commonwealth of Massachusetts

Suffolk, SS.

Commissioner of Banks Mortgage Loan Originator Licensing Docket No. 2025-011

In the Matter of )
Marla Taher Abdulnoor )
Consent Order
Mortgage Loan Originator )
License No. MLO 1662502 )

Whereas, Marla Taher Abdulnoor, a licensed mortgage loan originator under Massachusetts General Laws ("M.G.L.") chapter 255F, section 2, has been advised of her right to Notice and Hearing pursuant to M.G.L. chapter 30A, section 10, and having waived those rights, entered into a Stipulation and Consent to the Issuance of a Consent Order ("Consent Agreement") with representatives of the Division of Banks ("Division") dated July 16, 2025, whereby, solely for the purpose of settling this matter and without admitting any allegations or implications of fact or the existence of any violations of applicable state and federal statutes or rules, Marla Taher Abdulnoor agrees to the issuance of this Consent Order ("Consent Order") by the Commissioner of Banks ("Commissioner");

Whereas, the Division has jurisdiction over the licensing and regulation of persons engaged in the business of a mortgage loan originator in Massachusetts pursuant to M.G.L. chapter 255F, section 2 and its implementing regulations 209 Code of Massachusetts Regulations ("C.M.R.") 41.00 *et seq.*;

Whereas, Marla Taher Abdulnoor was licensed by the Commissioner as a mortgage loan originator under Massachusetts General Laws chapter 255F, section 2. According to records maintained on file with the Division, and the Nationwide Multi State Licensing System ("NMLS"),

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the Commissioner initially issued a mortgage loan originator license, license number

MLO1662502, to Marla Taher Abdulnoor to engage in the business of a mortgage loan originator

on or about August 8, 2022;

Whereas, based upon a review and investigation, on or about January 12, 2024, Marla

Taher Abdulnoor entered into a Stipulation and Consent to the Issuance of an Order to Pay ("Order

to Pay") with the Federal Deposit Insurance Corporation;

Whereas, on or about November 14, 2024, Marla Taher Abdulnoor's applied to renew her

mortgage loan originator license with the Commonwealth, which was automatically renewed for

2025;

Whereas, on or about November 22, 2024, Marla Taher Abdulnoor updated her NMLS

disclosure questions to identify the Order to Pay, and uploaded said Order to Pay to NMLS;

Whereas, according to the Division's records and the NMLS, on or about December 13,

2024, Marla Taher Abdulnoor requested the surrender of her mortgage loan originator license;

Whereas, the Division contends that Marla Taher Abdulnoor failed to disclose a material

fact(s) in connection with the NMLS in violation of 209 CMR 41.10(13) and 209 CMR 41.10(21).

209 CMR 41.09(e) provides that a "licensee shall notify the Commissioner immediately, in

writing, and amend the Licensee's information and disclosures in the NMLS, with 2 business days

of...[t]he settlement of resolution of a civil action or proceeding against the licensee involving

fraud, misrepresentation, and/ or wrongful taking of property.'

Whereas, the parties now seek to resolve by mutual agreement the matters identified

above.

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**ORDER** 

Now come the parties in the above-captioned matter, the Division and Marla Taher

Abdulnoor, and stipulate and agree as follows:

1. Immediately upon the effective date of this Consent Order, Marla Taher Abdulnoor

will refrain from negotiating, soliciting, arranging, providing, or accepting any Massachusetts

residential mortgage loan application, or assisting any consumer in completing such application,

or otherwise operate as a mortgage loan originator, as that term is defined under M.G.L. chapter

255F, section 1.

2. Marla Taher Abdulnoor will refrain from submitting an application for any type of

license or registration issued by the Commissioner for a period of five (5) years from the effective

date of this Consent Order (the Term).

3. Marla Taher Abdulnoor is prohibited from taking an ownership position in any

entity licensed by the Division and from participating, in any manner, in the responsibilities or

duties of a control person of such an entity at any time in the future for a period of five (5) years.

For the purposes of this Consent Order, "control" shall be defined as the power, directly or

indirectly, to direct the management or policies of a company, whether through ownership of

securities, by contract, or otherwise.

4. To the extent that Marla Taher Abdulnoor wishes to resume or engage in business as

a licensed mortgage loan originator at the expiration of the Term, Marla Taher Abdulnoor shall be

required to submit a completed application to obtain the relevant license from the Commissioner.

The Commissioner shall have all of the discretion set forth within M.G.L. chapter 255F, section 4

and the Division's implementing regulation 209 C.M.R. 41.00 et seq. in determining whether to

issue a license to Marla Taher Abdulnoor to conduct the licensed business based on her

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qualifications to seek such license; provided, however, that any such application shall not be

denied because Marla Taher Abdulnoor entered into or agreed to the issuance of this Consent

Order.

5. The provisions of this Consent Order shall not limit, estop, or otherwise prevent any

other state agency or department from taking any other action affecting Marla Taher Abdulnoor.

6. In accordance with the terms of the Consent Agreement entered by Marla Taher

Abdulnoor and the Commissioner, Marla Taher Abdulnoor has waived all rights of appeal that she

may have relative to this Consent Order or any of its provisions.

7. The provisions of this Consent Order shall remain effective and enforceable except

to the extent that, and until such time as, any provisions of this Consent Order shall have been

modified, terminated, suspended, or set aside by the Commissioner or upon an order of a court of

competent jurisdiction.

8. This Consent Order and the Consent Agreement are the complete documents

representing the resolution of this matter. There are no other agreements, promises,

representations, or warranties other than those set forth in this Consent Order and the Consent

Agreement.

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By Order and Direction of the Commissioner of Banks:

Dated at Boston, Massachusetts, this 16th day of July, 2025.

By:
Mary L. Gallagher
Commissioner of Banks
Commonwealth of Massachusetts