

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

In the Matter of:

DIVISION OF MORTGAGE LENDING,  
Petitioner,

v.

ROBB PAUL HOSIE  
Mortgage Agent License No. 48368,  
Respondent.

Order No: 2012-22

CONSENT ORDER  
ACCEPTING SURRENDER OF MORTGAGE AGENT LICENSE,  
TO CEASE AND DESIST VIOLATING NRS 645E,  
IMPOSING AN ADMINISTRATIVE FINE AND COSTS  
AND  
ATTORNEYS FEES

Issued and Entered,  
This 3rd day of October, 2012,  
By James Westrin,  
Commissioner

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and authority to administer and enforce Chapter 645B and Chapter 645E of the Nevada Revised Statutes, NRS 645B.010 *et seq.* and NRS 645E.010 *et seq.*, and Chapter 645B and Chapter 645E of the Nevada Administrative Code, NAC 645B.001 *et seq.* and NAC 645E.001 *et seq.*, governing the licensing and conduct of mortgage agents, mortgage brokers, and mortgage bankers in the State of Nevada; and,

The Commissioner having been granted general supervisory power and control over all mortgage agents, mortgage brokers, and mortgage bankers doing business in the State of Nevada pursuant to NRS 645B and NRS 645E; and,

1 ROBB PAUL HOSIE (“Respondent”) having been required to be licensed with the Division of  
2 Mortgage Lending (the “Division”) as a mortgage agent pursuant to NRS 645B at all times relevant to  
3 this matter and, therefore, subject to the jurisdiction of the Commissioner; and,

4 The Division having conducted an examination of Sahara Mortgage Corporation’s (“Sahara”)  
5 books, records, accounts and business practices, pursuant to NRS 645E.300, beginning on  
6 April 14, 2011 and concluding on May 4, 2011; and,

7 The Division’s examination having revealed that Respondent was engaging in conduct which  
8 violated provisions of NRS 645E.010 *et seq.* Specifically, Respondent, violated NRS 645E.290 by  
9 engaging in activities as a residential mortgage loan originator for Sahara without being properly  
10 licensed as a mortgage agent pursuant to the provisions of NRS 645B.400 to NRS 645B.460, inclusive;  
11 and,

12 Respondent having been (1) served on or about June 30, 2011, with a notice of facts or conduct  
13 which warrant disciplinary action and (2) given an opportunity to show compliance with all lawful  
14 requirements for the retention of the license, in accordance with NRS 233B.127(3); and,

15 The Commissioner having, based upon those findings, served upon Respondent on or about  
16 August 31, 2011, an Order to Cease and Desist, Notice of Intent to Revoke Mortgage Agent License,  
17 Notice of Intent to Impose Fine and Notice of Right to Request Hearing (the “Notice Order”); and,

18 Respondent having, thereafter, expressed its desire to cooperate with the Division, after formally  
19 contesting the allegations, and to avoid the time and expense involved in a formal administrative  
20 enforcement hearing; and,

21 The Division and Respondent having conferred concerning this matter and determined to resolve  
22 this matter pursuant to the following terms:

23 1. Respondent agrees to CEASE AND DESIST from any violation of NRS 645E as set  
24 forth above;

25 2. Respondent further agrees to immediately CEASE AND DESIST from conducting any  
26 activity in the State of Nevada requiring licensure under NRS 645E and voluntarily tenders the  
27 surrender of his mortgage agent license, license no. 48368, issued under NRS 645B.

28

1           3.       In exchange for the acceptance of the surrender of his mortgage agent license,  
2 Respondent agrees that in his individual capacity or as an officer, director, shareholder, member, or  
3 partner of any business entity he shall not make application to the Commissioner for licensure or  
4 registration under any licensing or regulatory program administered by the Commissioner for a period  
5 of three (3) years.

6           4.       Respondent agrees to pay an administrative fine in the amount of Six Thousand Dollars  
7 and No Cents (\$6,000.00), pursuant to NRS 645B.670(1).

8           5.       Respondent agrees to pay to the Division, in accordance with NRS 622.400 and upon the  
9 entry of this order, the Division's administrative costs and other costs in the amount of Three Hundred  
10 Dollars and No Cents (\$300.00).

11          6.       Respondent agrees to pay to the Divisions the Division's attorney fees, in accordance  
12 with NRS 622.400 and upon the entry of this order, in the amount of Three Hundred Dollars and No  
13 Cents (\$300.00).

14          7.       Respondent agrees to promptly and thoroughly respond to any request from the Division  
15 for documents, testimony, or other requests for information related to any matter implied herein and to  
16 provide complete and truthful testimony related thereto.

17           Respondent having knowingly and voluntarily affixed his signature to the attached  
18 VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by this reference,  
19 has consented to the issuance of this CONSENT ORDER ACCEPTING SURRENDER OF  
20 MORTGAGE AGENT LICENSE, TO CEASE AND DESIST FROM VIOLATING NRS 645E,  
21 IMPOSING AN ADMINISTRATIVE FINE and REQUIRING PAYMENT OF ADMINISTRATIVE  
22 COSTS AND ATTORNEY FEES (the "Order") with the intent to be legally bound hereby, and has  
23 waived and relinquished any and all rights that Respondent may now or hereafter have to an  
24 administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry  
25 of this Order; and,

26           Respondent having had opportunity to consult with legal counsel of his choosing concerning this  
27 matter; and,

28

1           The Commissioner having determined that the terms of this ORDER are a reasonable resolution  
2 of this matter and in the public interest.

3           NOW, THEREFORE, IT IS HEREBY ORDERED that:

4           1.       Respondent shall immediately CEASE AND DESIST conducting any activity in the  
5 State of Nevada requiring licensure under NRS 645E or as a mortgage agent under NRS 645B.

6           2.       The surrender of Respondent's mortgage agent license, license no. 48368 issued under  
7 NRS 645B, shall be and hereby is accepted. Respondent shall tender his mortgage agent license by  
8 returning the original license certificate to the Division with the submission of the administrative fine  
9 outlined in paragraph 4 below.

10          3.       For a period of three (3) years from the date of entry of this Order, Respondent in his  
11 individual capacity or as an officer, director, shareholder, member or partner of any business entity,  
12 shall not make application to the Commissioner for licensure or registration under any licensing or  
13 regulatory program administered by the Commissioner.

14          4.       An ADMINISTRATIVE FINE in the amount of Six Thousand Dollars and No Cents  
15 (\$6,000.00) shall be and hereby is imposed on Respondent. The ADMINISTRATIVE FINE shall be due  
16 and payable upon the entry of this Order and shall be tendered to the Division in the form of a certified  
17 check or money order payable to the State of Nevada, Division of Mortgage Lending and mailed to  
18 7220 Bermuda Road, Suite A, Las Vegas, Nevada 89119.

19          5.       Respondent shall be and hereby is required to pay to the Division, upon the entry of this  
20 order, the Division's ADMINISTRATIVE COSTS in the amount of Three Hundred Dollars and No  
21 Cents (\$300.00) the ADMINISTRATIVE COSTS shall be tendered to the Division in the form of a  
22 certified check or money order payable to the State of Nevada, Division of Mortgage Lending.

23          6.       Respondent shall be and hereby is required to pay to the Division, upon the entry of this  
24 order, the Division's ATTORNEYS FEES in the amount of Three Hundred Dollars and No Cents  
25 (\$300.00) and the ATTORNEYS FEES shall be tendered to the Division in the form of a certified check  
26 or money order payable to the State of Nevada, Division of Mortgage Lending.

27

28

1           7.       Respondent shall promptly respond to any request from the Division for documents,  
2 testimony, or other requests for information related to any matter implied herein and to voluntarily  
3 provide complete and truthful testimony related thereto.

4           8.       This Order shall be and is effective and enforceable on the date that it is issued, as shown  
5 in the caption hereof.

6           9.       This Order shall remain effective and enforceable until terminated, modified, set aside,  
7 or suspended in writing by the Commissioner.

8           10.      The Commissioner specifically retains jurisdiction over the matters contained herein and  
9 has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to  
10 enforce the provisions of NRS 645E.010 et seq. and protect the public.

11  
12                   IT IS SO ORDERED.

13  
14                                   DIVISION OF MORTGAGE LENDING

15  
16  
17                   By  \_\_\_\_\_  
18                                   JAMES WESTRIN, COMMISSIONER