

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.

LOUIS WHITE PC a/k/a
LOUIS WHITE ATTORNEYS AT LAW
Covered Service Provider License No. 3788

and

JAMIL LOUIS WHITE
Associated Covered Service Provider License No. 49028

Respondents.

Order No. 2014-102

Case No. 2014-102

CONSENT ORDER
TO CEASE AND DESIST VIOLATING NRS 645F
AND
REQUIRING PAYMENT OF EXAMINATION FEES AND COSTS

Issued and Entered,
This 9th day of October, 2014,
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 645F of the Nevada Revised Statutes, NRS 645F.010 *et seq.* ("NRS 645F" or "the Statute") and Chapter 645F of the Nevada Administrative Code, NAC 645F.005 *et seq.* ("NAC 645F" or "the Regulation"), governing the licensing and conduct of covered service providers and foreclosure consultants in the State of Nevada; and,

1 The Commissioner having been granted general supervisory power and control over all covered
2 service providers and foreclosure consultants doing business in the State of Nevada pursuant to NRS
3 645F; and,

4 The Division, having not been provided payment of the fees due for its 2012 examination of the
5 books and records of LOUIS WHITE PC a/k/a LOUIS WHITE ATTORNEYS AT LAW (“LOUIS
6 WHITE LAW”) and JAMIL LOUIS WHITE (collectively, the “RESPONDENTS”); and,

7 The Division Staff having, thereafter, commenced an investigation concerning the matter and
8 from that investigation determined the following:

9 1. On or about January 31, 2012, LOUIS WHITE LAW made application for and was
10 granted an independent covered service provider license, license no. 3778, in accordance with NRS
11 645F.390 and NAC 645F.205.

12 2. On or about January 31, 2012, JAMIL LOUIS WHITE was granted an associated
13 covered service provider license, license no. 49028, in accordance with NAC 645F.205.

14 3. At all times relevant herein, RESPONDENTS were licensed by the Commissioner as an
15 independent covered service provider and an associated covered service provider, respectively, pursuant
16 to the provisions of the Statute and the Regulation.

17 4. Pursuant to NAC 645F.435(1)(b)-(c), beginning on or about July 2, 2012 and concluding
18 on or about September 18, 2012, Division Staff conducted an examination of RESPONDENTS’ books
19 and records. The examination findings were set forth in the draft and final examination reports
20 delivered to RESPONDENTS.

21 5. On April 3, 2013, in accordance with NAC 645F.410(1), the Division sent to
22 RESPONDENTS an invoice for the cost of the examination in the amount of \$1,830.00. Payment was
23 required within 30 days. Payment was not timely received and on or about May 23, 2013, the Division
24 sent a second notice to RESPONDENTS demanding payment.

25 6. Based upon RESPONDENTS’ failure to timely pay its examination fees, on or about
26 July 16, 2014, the Commissioner issued to RESPONDENTS a Notice of Intent to seek the revocation of
27 RESPONDENTS’ licenses and imposition of other penalties and notified RESPONDENTS of the
28 opportunity for an administrative hearing in the matter.

1 7. On or about July 25, 2014, RESPONDENTS sent to the Division a written request for an
2 administrative hearing. RESPONDENTS further indicated their desire to discuss this matter in hopes of
3 coming to a resolution without the time and expense of an administrative hearing.

4 8. RESPONDENTS and the Division thereafter conferred concerning this matter and
5 determined to resolve this matter this pursuant to the following terms:

6 a. RESPONDENTS agree to CEASE and DESIST any further violation of NRS 645F and
7 NAC 645F.

8 b. RESPONDENTS agree to immediately remit to the Division a payment in the amount of
9 \$1,830.00 representing the cost of the examination conducted by the Division of RESPONDENTS'
10 books and records.

11 c. RESPONDENTS agree to immediately remit to the Division payment in the amount of
12 \$360.00 representing the investigative and other costs expended as a result of RESPONDENTS' failure
13 to remit payment for the costs of examination, in accordance with NAC 645F.410(1) and NRS 622.410.

14 RESPONDENTS, having knowingly and voluntarily affixed the signature of JAMIL LOUIS
15 WHITE to the attached VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated
16 herein by this reference, have consented to the issuance of this VOLUNTARY CONSENT ORDER (the
17 "Order") with the intent to be legally bound hereby, and have waived and relinquished any and all rights
18 that RESPONDENTS may now or hereafter have to be served with a notice of charges and an
19 administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry
20 of this Order; and,

21 RESPONDENTS having had opportunity to consult with legal counsel of its choosing
22 concerning this matter; and,

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

25 NOW, THEREFORE, IT IS HEREBY ORDERED that:

26 1. RESPONDENTS shall CEASE and DESIST any violation of NRS 645F and NAC 645F.

27 2. RESPONDENTS shall pay to the Division the examinations fees, in the amount of
28 \$1,830.00, incurred for the examination of its books and records. Payment shall be due upon

1 RESPONDENT'S execution of the attached Voluntary Consent and shall be tendered in accordance
2 with the attached invoice.

3 3. RESPONDENTS shall pay to the Division the investigative and other costs, in the
4 amount of \$360.00, incurred as a result of RESPONDENTS' failure to remit payment for costs of the
5 examination. Payment shall be due upon RESPONDENT'S execution of the attached Voluntary
6 Consent and shall be tendered in accordance with the attached invoice.

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

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

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

14 IT IS SO ORDERED.

15
16 DIVISION OF MORTGAGE LENDING

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19 E JAMES WESTRIN, COMMISSIONER