

1 STATE OF NEVADA

2 DEPARTMENT OF BUSINESS AND INDUSTRY

3 DIVISION OF MORTGAGE LENDING

4 Before the Commissioner of the Division of Mortgage Lending

5
6 In the Matter of:)

7)
8 CATHERINE HYDE AND KIMBERLY ERIN LEONAS)
9 D/B/A CCIS MANAGEMENT,)
10 Covered Service Provider License No. UNL,)

Order No. 2015-006
Case No. 2015-006

11 and)

12 CATHERINE HYDE,)
13 Associated Covered Service Provider License No. UNL,)

14 and)

15 KIMBERLY ERIN LEONAS,)
16 Associated Covered Service Provider License No.: UNL)

17 RESPONDENTS.)
18)

19 CONSENT ORDER
20 TO CEASE AND DESIST VIOLATING NRS 645F
21 AND
22 TO PAY ADMINISTRATIVE COSTS

23 Issued and Entered,
24 This 20th day of October, 2015,
25 By James Westrin,
26 Commissioner

27 The Commissioner of the State of Nevada, Department of Business and Industry, Division of
28 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.*,

1 and Chapter 645F of the Nevada Administrative Code, NAC 645F.001 *et seq.* (collectively, the “Act”),
2 governing the licensing and conduct of covered service providers in the State of Nevada; and,

3 The Commissioner having been vested with general supervisory power and control over all
4 covered service providers doing business in the State of Nevada pursuant to the Act; and,

5 The Commissioner having been further vested with broad authority to conduct investigations to
6 determine whether any person have violated any provision of NRS 645F or NAC 645; and,

7 The Division of Mortgage Lending (the “Division”) having received information indicating that
8 CATHERINE HYDE and KIMBERLY ERIN LEONAS D/B/A CCIS MANAGEMENT (“CCIS”), and
9 CATHERINE HYDE (“HYDE”) and KIMBERLY ERIN LEONAS (“LEONAS”) (collectively,
10 “RESPONDENTSS) were engaged in activities requiring licensure as a covered service provider
11 pursuant to the provisions of NRS 645F.010 *et seq.*; and,

12 The Division having commenced an investigation pursuant to NAC 645F.435 and NAC
13 645F.440 and determined, from that investigation, that RESPONDENTSS were engaged in activities
14 requiring licensure as a covered service provider pursuant to the provisions of NRS 645F.010 *et seq.*
15 and NAC 645F.005 *et seq.*; and

16 On or about June 24, 2015, RESPONDENTS were served with an Order to Cease and Desist,
17 Order Imposing an Administrative Fine and Administrative Costs, Order to File Report and Notice of
18 Opportunity for Hearing.

19 RESPONDENTS availed themselves of an opportunity to resolve these issues at an informal
20 conference held at the Division’s office on August 11, 2015. RESPONDENTS stated that they had not
21 engaged in any activity which required a license under NRS 645F and that their business activities were
22 limited to sending an email blast and opening a Twitter account. RESPONDENTS subsequently
23 provided sworn affidavits attesting to those statements.

24 Based upon subsequent discussions between the Division and RESPONDENTS, and to avoid
25 the time and expense of a protracted evidentiary hearing, the parties have agreed and determined to
26 resolve this matter in accordance with the following terms:

27 1. RESPONDENTS agree to CEASE AND DESIST from any and all violations of
28 NRS/NAC Chapters 645F;

- 1 2. RESPONDENTS neither admits nor denies engaging in activity contrary to the Act; and,
2 3. RESPONDENTS agree to pay the Division's ADMINISTRATIVE COSTS in the amount
3 of \$1,095.00.

4 RESPONDENTS, having knowingly and voluntarily affixed their signatures to the attached
5 VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by reference, have
6 consented to the issuance of the Order with the intent to be legally bound thereby, and having waived and
7 relinquished any and all rights that RESPONDENTS may now or hereafter have to an administrative
8 hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Order;
9 and,

10 RESPONDENTS, having had opportunity to consult with legal counsel of their choosing
11 concerning this matter; and,

12 The Commissioner having determined that the terms of this Order are a reasonable resolution of
13 this matter and in the public interest.

14 NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

15 1. RESPONDENTS shall CEASE AND DESIST from any and all violations of NRS
16 and/or NAC Chapters 645F.

17 2. RESPONDENTS agree to pay to the Division, upon entry of this Order, the Division's
18 ADMINISTRATIVE COSTS in the amount of \$1,095.00. The ADMINISTRATIVE COSTS shall be and
19 are due upon RESPONDENTS' execution of the attached Voluntary Consent to Entry of Consent Order
20 and shall be tendered to the Division in accordance with the attached invoice.

21 3. This Order shall remain effective and is enforceable on the date that it is issued, as shown
22 in the caption hereof.

23 4. This Order shall remain effective and enforceable until terminated, modified, set aside, or
24 suspended in writing by the Commissioner.

25 5. The Commissioner specifically retains jurisdiction over the matters contained herein and
26 have the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to enforce
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28

1 the provisions of the Act and protect the public.

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3 IT IS SO ORDERED.

4 DIVISION OF MORTGAGE LENDING

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6 By 

7 JAMES WESTRIN, COMMISSIONER
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