

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:)

GOLDEN BEAR CAPITAL, INC. dba)

CLICK MORTGAGE,)

Mortgage Company License #4043,)

and)

JUAN MANUEL HUERTA II,)

Mortgage Loan Originator License #26009,)

and)

WILLIAM PATRICK RILEY III,)

Mortgage Loan Originator License #50582,)

Respondents.)

Order No. 2021-0002

Case No. 2021-0002

CONSENT ORDER

This 14th day of July, 2022,
By Cathy Sheehy,
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 of the Nevada Revised Statutes and Chapter 645B of the Nevada Administrative Code (collectively, "the Act"), governing the licensing and conduct of mortgage agents and/or mortgage loan originators and mortgage brokers and/or mortgage companies doing business in the State of Nevada; and,

The Commissioner having been vested with general supervisory power and control over all mortgage agents and/or mortgage loan originators and mortgage brokers and/or mortgage companies doing business in the State of Nevada pursuant to the Act; and,

GOLDEN BEAR CAPITAL, INC. dba CLICK MORTGAGE, Mortgage Company License #4043 ("CLICK"), JUAN MANUEL HUERTA II, Mortgage Loan Originator License #26009 ("HUERTA"), and WILLIAM PATRICK RILEY III, Mortgage Loan Originator License #50582

1 ("RILEY") (hereinafter collectively referred to as "RESPONDENTS"), are and/or were engaged in
2 activity requiring licensure as a mortgage agent and/or mortgage loan originator and mortgage broker
3 and/or mortgage company under the Act and are therefore subject to the jurisdiction of the Commissioner;
4 and,

5 The Division of Mortgage Lending ("the Division") having commenced an investigation of
6 RESPONDENTS' business practices, pursuant to NRS 645B.060 and having alleged that
7 RESPONDENTS did engage in violations of the Act; and,

8 RESPONDENTS having been served on or about August 9, 2021, with a Notice of Intent to Issue
9 Final Order Imposing and Administrative Fine and Investigative Costs, and Notice of Opportunity for
10 Administrative Hearing, providing RESPONDENTS with (1) notice of facts or conduct which warrant
11 disciplinary action against RESPONDENTS, (2) a notice of opportunity for an administrative hearing;
12 and (3) a notice of an opportunity for an informal conference, prior to the commencement of formal
13 disciplinary action, to show compliance with all lawful requirements; and,

14 RESPONDENTS having exercised their right to an informal conference and that conference
15 being held on October 5, 2021, attended by Division staff and Division counsel and counsel for
16 RESPONDENTS, Mr. Lance C. Earl, Esq.; and,

17 The Division and RESPONDENTS, having conferred at the conference and via email and
18 telephonic conversations between Division counsel and RESPONDENTS's counsel, for the purpose of
19 resolving this matter without the time and expense of a protracted evidentiary hearing, determined to
20 resolve this matter pursuant to the following terms:

21 1. RESPONDENTS deny engaging in activity and conduct contrary to NRS
22 645B.900 and/or NRS 645B.460; and

23 2. DIVISION and RESPONDENT agree to resolve this matter without the time and
24 expense of a protracted evidentiary hearing; and

25 3. RESPONDENTS agree to pay the Division a settlement fine in the amount of
26 \$15,000; and,

27 4. RESPONDENTS agree to pay the Division the Division's administrative and other
28 costs in the amount of \$1,080, and,

1 RESPONDENTS, by and through counsel, having knowingly and voluntarily affixed a signature
2 to the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S CONSENT ORDER
3 (the "Voluntary Consent"), incorporated herein by this reference, has consented to the issuance of this
4 Consent Order ("the Order") with the intent to be legally bound hereby, and having waived and
5 relinquished any and all rights that RESPONDENTS may now or hereafter have to attend an
6 administrative hearing in this matter or to judicial review thereof, or otherwise challenge or contest, the
7 entry of this Order; and,

8 RESPONDENTS, having consulted with legal counsel of their choosing concerning this matter;
9 and,

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

12 NOW, THEREFORE, IT IS HEREBY ORDERED that:

13 1. RESPONDENTS shall pay to the Division a settlement fine in the amount of
14 \$15,000. The settlement fine shall be and is due upon RESPONDENTS' execution of the attached
15 Voluntary Consent and shall be tendered to the Division in accordance with the instructions included in
16 the enclosed invoice.

17 2. RESPONDENTS shall pay to the Division the Division's administrative and other
18 costs in the amount of \$1,080. The Administrative costs shall be and is due upon RESPONDENTS'
19 execution of the attached Voluntary Consent and shall be tendered to the Division in accordance with the
20 instructions included in the enclosed invoice.

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

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

25 5. The Commissioner specifically retains jurisdiction over the matters contained
26 herein and has the authority to issue such further orders as she shall deem just, necessary, and appropriate

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2 to enforce the provisions of the Act and to protect the public.

3 IT IS SO ORDERED.

4 DIVISION OF MORTGAGE LENDING

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6 By:

Cathy Sheehy, Commissioner

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