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

In re:

IVELISSE TAVERAS,  
Respondent:

**NOTICE OF INTENT TO IMPOSE  
FINE AND NOTICE OF RIGHT TO  
REQUEST HEARING**

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The licensing and regulation of mortgage agents in the State of Nevada is governed by Chapter 645B of the Nevada Revised Statutes ("NRS"), and Chapter 645B of the Nevada Administrative Code ("NAC"). The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Division") has the general duty to exercise supervision and control over mortgage agents pursuant to these chapters. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

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**FACTUAL ALLEGATIONS**

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1. Ivelisse Taveras ("Respondent") is an individual.
  2. On March 27, 2008 Respondent was issued a mortgage agent license pursuant to Chapter 645B of NRS.
  3. At all relevant times herein mentioned, Respondent was operating within the State of Nevada pursuant to the terms of her license.
  4. On February 24, 2009, the Division received a written complaint ("Complaint") from Robert E. Valdez, Jr., alleging, among other things, that Respondent had instructed him to wire funds in the amount of \$10,500 to ERE Investments, Inc. to secure a commitment for a mortgage loan.

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1           5. Pursuant to the Nevada Revised Statutes, the Division is charged with, among  
2 other things, conducting such investigations as may be necessary to determine whether any  
3 person has violated any provision of the above chapter of the Nevada Revised Statutes or the  
4 regulations promulgated thereunder. See, NRS 645B.060(2)(c).

6           6. After receiving the above-described Complaint regarding Respondent, the  
7 Division commenced its investigation of the allegations in question, provided a copy of the  
8 Complaint to Respondent and requested that Respondent respond, in writing, to the  
9 Complaint by March 17, 2009.

10           7. The Respondent responded to this request by the appointed time.

11           8. The Division, after a review of this initial response, sent a request for additional  
12 information. This request was sent to Respondent on March 17, 2009 and a response was  
13 expected by March 30, 2009.

14           9. On March 30, 2009 Investigator Michael D. Haley attempted to contact  
15 Respondent by phone to ascertain the status of her response. The voice mailbox was full.

16           10. On March 31, 2009 Investigator Haley successfully left a voice message for  
17 Respondent requesting that she call him back.

18           11. On April 14, 2009 Investigator Haley left Respondent a second voice message.

19           12. Respondent has failed to timely respond to the Division's inquiry and repeated  
20 voice messages.

21           13. Pursuant to NRS 645B.670(3)(j) for each violation committed by a mortgage  
22 agent, the Commissioner may impose upon the mortgage agent an administrative fine of not  
23 more than \$10,000, may suspend, revoke or place conditions upon his license, or may do  
24 both, if the mortgage agent has refused or failed, within a reasonable time, to furnish any  
25 information or make any report that may be required by the Commissioner pursuant to the  
26 provisions of NRS chapter 645B or a regulation adopted pursuant to such chapter.  
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**VIOLATIONS OF LAW**

Respondent has failed to respond to the Divisions inquiries regarding a complaint within a reasonable time, in violation of NRS 645B.670.

**ORDER**

**NOW, THEREFORE, IT IS HEREBY ORDERED** that, pursuant to NRS 233B.121 and NRS 645B.750(2), upon the timely filing of an application with the Division within **twenty (20) days** of the date of this Order, Respondent shall be entitled to a hearing with regard to the contents of this Order. At that hearing, the Division will seek:

a. The imposition of an administrative fine against Respondent in the amount of Two Thousand Five Hundred Dollars and No Cents (\$2,500.00) for Respondent's failure to respond to the complaint per NAC 645B.320, as well as the Division's investigative costs in the amount of One Hundred Twenty Dollars and No Cents (\$120.00) and attorney's fees, if any, incurred herein, to be proven at the hearing; and

b. Respondent's payment, in full, of the administrative fine, costs and fees to the Division within **thirty (30) days** of entry of the Final Order.

Should Respondent request a hearing, Respondent is advised of the following:

a) Respondent is entitled to be represented by legal counsel at its own cost and expense; b) At any hearing Respondent shall be entitled to respond and to present evidence and argument on all issues involved; c) Requests may be made to the Commissioner for the issuance of subpoenas, however, the Commissioner may request the proposed testimony of any such person prior to the issuance of the subpoena; and d) Unless precluded by law, the parties may agree to an informal resolution or settlement prior to any hearing.

Respondent is further advised that nothing in this Order prohibits the Division from pursuing a request for disciplinary action against Respondent should the allegations contained in the underlying complaint be found to have merit.

1 Should Respondent not request a hearing within **twenty (20) days** of the date of this Order, the  
2 Division will enter a Final Order in this matter against Respondent, as otherwise required by law.

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4 Dated this 27<sup>th</sup> day of April, 2009.

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8 **STATE OF NEVADA**  
9 **DEPARTMENT OF BUSINESS AND INDUSTRY**  
10 **DIVISION OF MORTGAGE LENDING**

11 By:   
12 **JOSEPH L. WALTUCH, COMMISSIONER**

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on April 28, 2009, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING for IVELISSE TAVERAS, addressed as follows:

Ivelisse Taveras  
514 Alcuia Bay  
Las Vegas, NV 89141

Certified Receipt Number: 7006 2760 0000 0876 4883

Ivelisse Taveras  
Mayflower Financial  
6345 S. Jones Blvd., Ste. 300  
Las Vegas, NV 89118

Certified Receipt Number: 7006 2760 0000 0876 4876

DATED this 27th day of April, 2009

By: Susan Slack  
Employee of the Division