



BRIAN SANDOVAL  
*Governor*

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**DIVISION OF MORTGAGE LENDING**  
7220 Bermuda Road, Suite A  
Las Vegas, Nevada 89119  
(702) 486-0780 Fax (702) 486-0785  
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BRUCE BRESLOW  
*Director*

CATHY SHEEHY  
*Commissioner*

**NOTICE OF PUBLIC MEETINGS**  
**of the**  
**MORTGAGE LENDING DIVISION**

Pursuant to Nevada's Open Meeting Law, notice is hereby given that the State of Nevada, Department of Business & Industry, Division of Mortgage Lending (the "Division") will hold public hearings on:

**December 12, 2016, at**  
**9:00 a.m.; 9:30 a.m.; and 10:00 a.m.**  
**Division of Mortgage Lending**  
**7220 Bermuda Road, Suite A**  
**Las Vegas, Nevada 89119**

**Video-conference to**  
**Department of Business and Industry**  
**Conference Room**  
**1830 College Parkway, #100**  
**Carson City, Nevada 89706**

These meetings have been properly noticed and posted at the following Nevada locations:

Department of Business & Industry, Carson City Office  
1839 College Parkway, Suite 100  
Carson City, Nevada 89706

Nevada Office of the Attorney General  
555 E. Washington Avenue, Suite 3900  
Las Vegas, Nevada 89101

Department of Business & Industry, Las Vegas Office  
555 E. Washington Avenue, Suite 4900  
Las Vegas, Nevada 89101

Nevada Office of the Attorney General  
100 N. Carson Street  
Carson City, Nevada 89701

Nevada State Library & Archives  
100 N. Stewart Street  
Carson City, Nevada 89701

Division of Mortgage Lending  
7220 Bermuda Road, Suite A  
Las Vegas, Nevada 89119

The Division's website: <http://www.mld.nv.gov>.

Nevada Public Notice Website: <http://notice.nv.gov>

The Division is pleased to make reasonable accommodations for members of the public who are disabled and wish to attend the meeting. If special arrangements for the meeting are necessary, please notify Susan Slack at (702) 486-7251, in advance of the meeting.

Unless otherwise stated, items may be taken out of the order presented on the agenda; items may be combined for consideration by the public body; and items may be delayed or removed from the agenda at any time.

The Division may put reasonable restrictions on the time, place and manner of public comment. Comments based upon viewpoint may not be restricted. Public comment will be limited to five (5) minutes per person, per item.

## THE AGENDAS

### 9:00 a.m.

1. Call to Order/Introductions
2. Comments by General Public (*Discussion only*)
3. Public Hearing: LCB File No. R070-16 Regulation adoption and amendments to the Nevada Administrative Code, Chapter 645A (“NAC 645A”). These regulatory changes are proposed to comply with the Division’s statutory duty to ensure the effectiveness of Nevada Revised Statute 645A and to conform with and implement revisions made to the law governing the licensing and regulation of **escrow agencies and escrow agents** as enacted by Assembly Bill 480 of the 2015 Session of the Nevada Legislature (“AB 480”), thereby adding to and revising various provisions of NAC 645A governing the licensing and regulation of escrow agencies and escrow agents. (*For Possible Action*)
4. Consideration of Public Comment The Commissioner of the Division of Mortgage Lending will consider fully all public comments received regarding the proposed permanent regulations. This agenda item may involve the Commissioner proposing changes to the proposed regulations after the consideration of all public comments. (*For Possible Action*)
5. Adoption or amendment of proposed regulation The Commissioner will discuss and determine whether to adopt and amend the proposed permanent regulations heard and considered in agenda items 3 and 4 as a regulation of the Division. (*For Possible Action*)
6. Comments by General Public
7. Adjournment (*For Possible Action*)

### 9:30 a.m.

1. Call to Order/Introductions
2. Comments by General Public (*Discussion only*)
3. Public Hearing: LCB File No. R125-16 Regulation adoption and amendments to the Nevada Administrative Code, Chapter 645B (“NAC 645B”). These regulatory changes are proposed to comply with the Division’s statutory duty to carry out the provisions of Nevada

Revised Statute 645B and to conform with and implement revisions made to the law governing the licensing and regulation of **mortgage brokers and mortgage agents** as enacted by Assembly Bill 480 of the 2015 Session of the Nevada Legislature (“AB 480”), thereby adding to, revising, and repealing various provisions of NAC 645B governing the licensing and regulation of mortgage brokers and mortgage agents. *(For Possible Action)*

4. Consideration of Public Comment The Commissioner of the Division of Mortgage Lending will consider fully all public comments received regarding the proposed permanent regulations. This agenda item may involve the Commissioner proposing changes to the proposed regulations after the consideration of all public comments. *(For Possible Action)*
5. Adoption or amendment of proposed regulation The Commissioner will discuss and determine whether to adopt and amend the proposed permanent regulations heard and considered in agenda items 3 and 4 as a regulation of the Division. *(For Possible Action)*
6. Comments by General Public
7. Adjournment *(For Possible Action)*

**10:00 a.m.**

1. Call to Order/Introductions
2. Comments by General Public *(Discussion only)*
3. Public Hearing: LCB File No. R126-16 Regulation adoption and amendments to the Nevada Administrative Code, Chapter 645E (“NAC 645E”). These regulatory changes are proposed to comply with the Division’s statutory duty to carry out the provisions of Nevada Revised Statute 645E and to conform with and implement revisions made to the law governing the licensing and regulation of **mortgage bankers**, as enacted by Assembly Bill 480 of the 2015 Session of the Nevada Legislature (“AB 480”), thereby adding to, revising, and repealing various provisions of NAC 645E governing the licensing and regulation of mortgage bankers. *(For Possible Action)*
4. Consideration of Public Comment The Commissioner of the Division of Mortgage Lending will consider fully all public comments received regarding the proposed permanent regulations. This agenda item may involve the Commissioner proposing changes to the proposed regulations after the consideration of all public comments. *(For Possible Action)*
5. Adoption or amendment of proposed regulation The Commissioner will discuss and determine whether to adopt and amend the proposed permanent regulations heard and considered in agenda items 3 and 4 as a regulation of the Division. *(For Possible Action)*
6. Comments by General Public
7. Adjournment *(For Possible Action)*