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

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In re:

OVERLAND ENTERPRISES, INC., dba OVERLAND FINANCIAL, and DORAN EZRA, Individual  Respondent.
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**FINAL ORDER**

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending Division (hereinafter, the "DIVISION"), having served the Respondent, OVERLAND ENTERPRISES INC dba OVERLAND FINANCIAL and DORAN EZRA (hereinafter, "RESPONDENT") on January 14, 2009, with its Notice of Intent to Impose Fine and Notice of Right to Request Hearing, attached hereto as Exhibit "1" and incorporated herein by reference, which notified RESPONDENT that a final order would issue in this matter unless, within twenty (20) days of entry and receipt of said Order, RESPONDENT requested a hearing to contest the charges against it, with said request to be made in writing, and;

Said Order having been sent to RESPONDENT via certified mail and regular mail, and received by RESPONDENT on January 20, 2009, and;

RESPONDENT having failed to request a hearing in this matter, and good cause appearing:

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1 NOW, THEREFORE, **IT IS HEREBY ORDERED** that, pursuant to NRS 645B.670 and  
2 NRS 645B.690, RESPONDENT will be subject to an administrative fine in the amount of TWO  
3 THOUSAND FIVE HUNDRED DOLLARS (\$2,500.00);

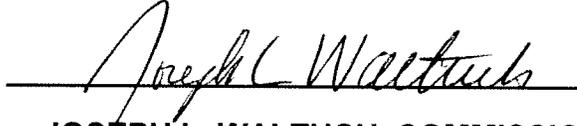
4 **IT IS FURTHER ORDERED** that the sum of said administrative fine be paid in full within  
5 **thirty (30) days** of entry of the instant Order;

6 Dated this 6<sup>th</sup> day of March, 2009.

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8 **STATE OF NEVADA**

9 **DEPARTMENT OF BUSINESS AND INDUSTRY**

10 **DIVISION OF MORTGAGE LENDING**

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14 By:   
15 **JOSEPH L. WALTUCH, COMMISSIONER**

# **EXHIBIT “1”**

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

In re:  
Overland Enterprises, Inc., dba  
Overland Financial, and  
Doran Ezra, an individual  
  
Respondent.

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

The licensing and regulation of mortgage brokers, mortgage bankers and escrow agencies in the State of Nevada is governed by Chapter 645B, Chapter 645E and Chapter 645A, respectively, of the Nevada Revised Statutes ("NRS"), and Chapter 645B, Chapter 645E and Chapter 645A, respectively, 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 brokers, mortgage bankers and escrow agencies pursuant to these chapters. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

**FACTUAL ALLEGATIONS**

1. Overland Enterprises, Inc. dba Overland Financial is a corporation, and its principal is Doran Ezra (hereinafter collectively referred to as "Respondent").
2. On October 25, 2004, Respondent was issued a (check one):
  - mortgage broker license pursuant to Chapter 645B of NRS;
  - mortgage banker license pursuant to Chapter 645E of NRS; or
  - escrow agency license pursuant to Chapter 645A of NRS.

1           3. At all relevant times herein mentioned, Respondent was operating within the State  
2 of Nevada pursuant to the terms of its license.

3           4. Pursuant to the Nevada Revised Statutes and the regulations promulgated thereto,  
4 with limited exceptions, the Commissioner is charged with, among other things, conducting an  
6 annual examination of each mortgage broker, mortgage banker and escrow agency doing  
7 business in this State. See, NRS 645B.060(2)(d), NRS 645E.300(2)(d) and NRS  
8 645A.050(2)(b).

9           5. An annual examination by the Commissioner of Respondent's books and affairs  
10 was scheduled for January 5, 2009.

11           6. Respondent failed to appear for the examination or refused or failed, within a  
12 reasonable time, to furnish information or make a report required by the Commissioner  
13 pursuant to the provisions of NRS 645B.060, NRS 645E.300 or NRS 645A.050.

14           7. Pursuant to NRS 645B.670(2)(i) and NRS 645E.670(2)(i), for each violation  
15 committed by a mortgage broker or mortgage banker, the Commissioner may impose upon  
16 the mortgage broker or mortgage banker an administrative fine of not more than \$10,000,  
17 may suspend, revoke or place conditions upon his license, or may do both, if the mortgage  
18 broker or mortgage banker has refused to permit an examination by the Commissioner of his  
19 books and affairs or has refused or failed, within a reasonable time, to furnish any information  
20 or make any report that may be required by the Commissioner pursuant to the provisions of  
21 the respective NRS chapter or a regulation adopted pursuant to such chapter.

22           8. Pursuant to NRS 645A.090(1)(i), for each violation committed by an escrow agency,  
23 the Commissioner may impose upon the escrow agency an administrative fine of not more  
24 than \$500 and may suspend or revoke his license if upon a hearing it is determined that the  
25 escrow agency has refused to permit an examination by the Commissioner of his books and  
26 affairs or has refused or failed, within a reasonable time, to furnish any information or make  
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1 any report that may be required by the Commissioner pursuant to the provisions of NRS 645A  
2 or a regulation adopted pursuant to such chapter.

3 **VIOLATIONS OF LAW**

4 Respondent has failed to permit an examination by the Commissioner of his books and  
6 affairs or has refused or failed, within a reasonable time, to furnish any information or make  
7 any report that may be required by the Commissioner pursuant to provisions of the applicable  
8 NRS chapter or a regulation adopted pursuant to such chapter, in violation of NRS  
9 645B.670(2)(i), NRS 645E.670(2)(i) or NRS 645A.090(1)(i), as applicable.  
10

11 **ORDER**

12 **NOW, THEREFORE, IT IS HEREBY ORDERED** that, pursuant to NRS 645B.750(2),  
13 NRS 645E.750(2), NRS 645A.100(2) or NRS 233B.121, as applicable, upon the timely filing of  
14 an application with the Division within **twenty (20) days** of the date of this Order, Respondent  
15 shall be entitled to a hearing with regard to the contents of this Order. At that hearing, the  
16 Division will seek:

17  
18 a. The imposition of an administrative fine against Respondent if acting as either a  
19 mortgage broker or a mortgage banker in the amount of Two Thousand Five Hundred Dollars  
20 and No Cents (\$2,500.00) for Respondent's violations of NRS Chapter 645B or 645E,  
21 respectively, as well as the Division's administrative costs and attorney's fees, if any, incurred  
22 herein, each to be proven at the hearing; or

23  
24 b. The imposition of an administrative fine against Respondent if acting as an  
25 escrow agency in the amount of Five Hundred Dollars and No Cents (\$500.00) for  
26 Respondent's violations of NRS Chapter 645A, as well as the Division's administrative costs  
27 and attorney's fees, if any, incurred herein, each to be proven at the hearing; and

28 c. 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.

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

Dated this 9th day of January, 2009.

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

By: *Joseph L. Waltuch*  
**JOSEPH L. WALTUCH, COMMISSIONER**