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

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In re:
MORTGAGE SOLUTIONS, LLC
Respondent.

FINAL ORDER

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending Division (hereinafter, the "DIVISION"), having served the Respondent, MORTGAGE SOLUTIONS, LLC, (hereinafter, "RESPONDENT") on March 4, 2009, with its Amended 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 March 6, 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
3 SEVEN HUNDRED THIRTY DOLLARS (\$730.00);

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 27th day of March, 2009.

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

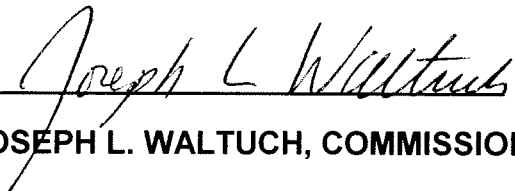
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14 By: 
15 **JOSEPH L. WALTUCH, COMMISSIONER**
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EXHIBIT “1”

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

* * *

In re:
MORTGAGE SOLUTIONS, LLC.
Respondent(s).

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

The licensing and regulation of mortgage brokers and mortgage agents in the State of Nevada is governed by Chapter 645B of the Nevada Revised Statutes (hereinafter, "NRS") and Chapter 645B of the Nevada Administrative Code (hereinafter, "NAC"). The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "DIVISION") has the general duty to exercise supervision and control over mortgage brokers and mortgage agents, as well as mortgage brokering activity. See, NRS 645B.060(1), NRS 645B.690 (1)(a) and NRS 645B.670. Pursuant to that authority, the DIVISION makes the following Findings of Fact, Conclusions of Law, and Order as follows:

FACTUAL ALLEGATIONS

1. Upon information and belief, MORTGAGE SOLUTIONS, LLC. (hereinafter, "RESPONDENT") is a Limited Liability Company in the State of Nevada currently licensed to operate as a mortgage broker in the State of Nevada.
2. Upon further information and belief, Angela Taylor was the Qualified Employee and the Senior Manager of RESPONDENT.
3. On September 26, 2008, the DIVISION received a Complaint alleging RESPONDENT allowed Stanley Watkins to originate (Pantaleon) and close a mortgage loan in

1 Nevada (Rosekrans) without being licensed as either a mortgage agent or mortgage broker in
2 Nevada.

3 4. After receiving the Complaint regarding RESPONDENT, the DIVISION
4 commenced an investigation, the results of which established RESPONDENT employed
5 Stanley Watkins and allowed him to originate the Pantaleon loan and close a loan for
6 Rosekrans in the State of Nevada while not being licensed with the DIVISION.

7 5. Pursuant to NRS 645B.060, the DIVISION is charged with conducting "...such
8 investigations as may be necessary to determine whether any person has violated any provision
9 of this chapter, a regulation adopted pursuant to this chapter or an order of the Commissioner."
10 See, NRS 645B.060(2)(c).

11 6. Pursuant to NRS 645B.610, the DIVISION is further charged with investigating
12 "...each violation alleged in [a] complaint..." received by the DIVISION and "...shall determine
13 from the investigation whether there is reasonable cause to believe that the [accused]
14 committed the alleged violation..." See, NRS 645B.610(1)(3).

15 7. Pursuant to NRS 645B.0127, a "mortgage broker" is defined, in pertinent part, as
16 "...a person who directly or indirectly... holds himself out for hire to serve as an agent for any
17 person in an attempt to obtain a loan which will be secured by a lien on real property..." or
18 "...holds himself out as being able to make loans secured by liens on real property..." See,
19 NRS 645B.0127(1)(a)(c).

20 8. Pursuant to NRS 645B.0125, a "mortgage agent" is defined, in part, as "...a
21 natural person who... is an employee or independent contractor of a mortgage broker who is
22 required to be licensed pursuant to this chapter..." and "...is authorized by the mortgage broker
23 to engage in, on behalf of the mortgage broker, any activity that would require the person, if he
24 were not an employee or independent contractor of the mortgage broker, to be licensed as a
25 mortgage broker pursuant to this chapter..." See, NRS 645B.0125 (1)(a)(b).

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1 Should RESPONDENT not request a hearing with **twenty (20) days** of the receipt of the
2 instant Order, the DIVISION will enter a Final Order in this matter against RESPONDENT
3 including such fine, costs and fees.

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5 DATED this 3rd day of March, 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

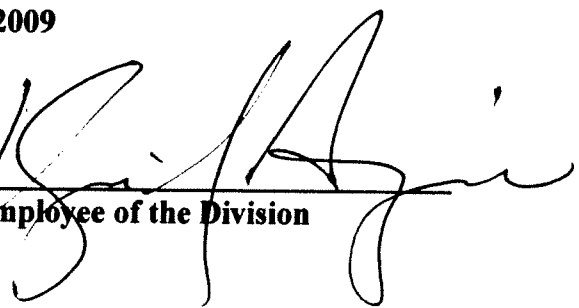
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I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on March 4, 2009, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, AMENDED NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING for MORTGAGE SOLUTIONS LLC, addressed as follows:

**Alicia Taylor
Mortgage Solutions LLC
6655 W. Sahara Ave, Ste. A212
Las Vegas, NV 89146**

Certified Receipt Number: 7006 2760 0000 0876 2803

DATED this 4th day of March, 2009

By: 
Employee of the Division

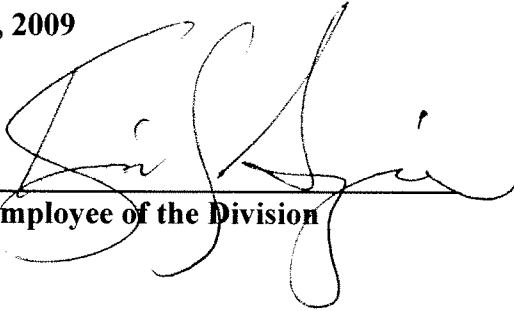
CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on March 30, 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, FINAL ORDER for MORTGAGE SOLUTIONS, addressed as follows:

**Mortgage Solutions LLC
Alicia Taylor
6655 W. Sahara Ave, Ste. A212
Las Vegas, NV 89146**

Certified Receipt Number: 7006 2760 0000 0876 2537

DATED this 27th day of March, 2009

By: 
Employee of the Division