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

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In re:
HOME SURE MORTGAGE INC,
DANIEL SANTOLI, INDIVIDUAL

Respondent.

FINAL ORDER

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "DIVISION"), having served the Respondent, HOME SURE MORTGAGE INC & DANIEL SANTOLI (hereinafter, "RESPONDENT") on December 26, 2008, with its Notice of Intent to Revoke Mortgage Broker License, 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 on December 30, 2008, and certified mail being returned to the Division "unclaimed" on March 03, 2009, and;

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

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3 NOW, THEREFORE, **IT IS HEREBY ORDERED** that, pursuant to NRS 645B.670,
4 RESPONDENT'S mortgage broker license in the State of Nevada is **REVOKED**.

5 **IT IS FURTHER ORDERD** that pursuant to NRS 645B.670 and NRS 645B.690,
6 RESPONDENT will be subject to the administrative fines, fees and/or costs as set forth in the
7 original Order attached hereto as Exhibit "1".

8 **IT IS FURTHER ORDERED** that the sum of said administrative fines, fees and/or costs
9 be paid in full within **thirty (30) days** of entry of the instant Order;

10 Dated this 15th day of April, 2009.

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12 **STATE OF NEVADA**

13 **DEPARTMENT OF BUSINESS AND INDUSTRY**

14 **DIVISION OF MORTGAGE LENDING**

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

EXHIBIT “1”

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

* * *

In re:
HOME SURE MORTGAGE, Inc.,
DAN SANTOLI

Respondent.

**NOTICE OF INTENT TO REVOKE MORTGAGE BROKER
LICENSE, 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 brokering activity. See, NRS 645B.060(1), NRS 645B.690 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. Respondent, HOME SURE MORTGAGE, INC. and its principal, DAN SANTOLI (hereinafter collectively, "RESPONDENT") was a licensed mortgage broker operating within the State of Nevada. RESPONDENT initially registered with the DIVISION as a mortgage broker on October 9, 2006. The DIVISION currently classifies RESPONDENT'S license as inactive.
2. On November 14, 2007, pursuant to NRS 645B.060, the DIVISION conducted a regularly scheduled examination, which uncovered several violations:
 - a. RESPONDENT failed to provide and maintain copies of six (6) borrower loan files, Karp, Vukotic, Caparas (2), Hutapea, and Floyd .

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1 **ORDER**

2 **NOW, THEREFORE, IT IS HEREBY ORDERED** that pursuant to NRS 645B.750, upon
3 written application to the Division within **twenty (20) days** of the date of this Order,
4 RESPONDENT, shall be entitled to a hearing with regard to the contents of the instant Order.

5 At that hearing, the DIVISION will seek:

- 6 a. To revoke RESPONDENT'S mortgage broker license for RESPONDENT'S multiple
7 violations of NRS 645B.670;
- 8 b. The imposition of an administrative fine against RESPONDENT in the amount of
9 Ten Thousand Dollars and No Cents (\$10,000.00) for RESPONDENT'S violations
10 of NRS Chapter 645B, as well as the DIVISION'S administrative costs of Five
11 Hundred Dollars and No Cents (\$500.00) and attorney fees, if any, incurred herein,
12 to be proven at the hearing; and
- 13 c. RESPONDENT'S payment, in full, of the administrative fine, costs and fees to the
14 DIVISION within **thirty (30) days** of entry of the Final Order.

15 Should RESPONDENT not request a hearing within **twenty (20) days** of the date of this
16 Order, the Division will enter a Final Order in this matter against RESPONDENT, as required by
17 NRS 645B.750(2).

18 Dated this 26th day of December, 2008.

19 **STATE OF NEVADA**
20 **DEPARTMENT OF BUSINESS AND INDUSTRY**
21 **DIVISION OF MORTGAGE LENDING**

22
23 By: Joseph L. Waltuch
24 **JOSEPH L. WALTUCH, COMMISSIONER**
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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 December 30, 2008, 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 REVOKE MORTGAGE BROKER LICENSE AND NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING for HOME SURE MORTGAGE INC AND DANIEL SANTOLI, addressed as follows:

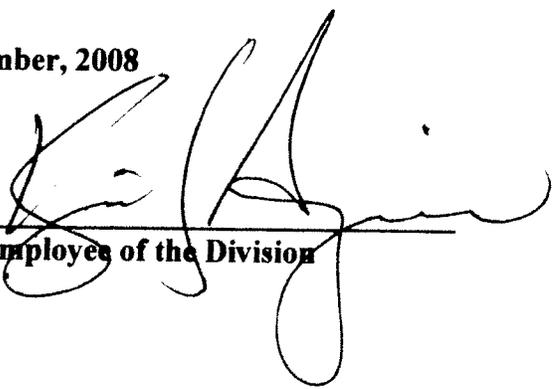
**Home Sure Mortgage Inc
Daniel Santoli
c/o Tammy A. Bouchelle
One Atlantic Center, Ste. 2300
1201 W. Peachtree St., NE
Atlanta, GA 30309**

Certified Receipt Number: 7006 2760 0000 0867 2591

**Home Sure Mortgage Inc.
Daniel Santoli
10161 Park Run Drive, Ste. 150
Las Vegas, NV 89145**

Certified Receipt Number: 7006 2760 0000 0867 2607

DATED this 30th day of December, 2008

By: 
Employee of the Division

CERTIFICATE OF SERVICE

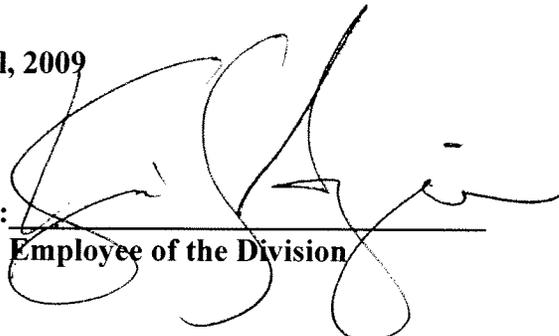
I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on April 16, 2009, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, FINAL ORDER for HOME SURE MORTGAGE INC & DANIEL SANTOLI, addressed as follows:

**Daniel Santoli
Home Sure Mortgage Inc.
2298 Fernleaf Court
Thousand Oaks, CA 91362**

Certified Receipt Number: 7006 2760 0000 0876 2612

DATED this 16th day of April, 2009

By:



Employee of the Division