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

* * *

In re:
ATTILA CHARLES BUDAI,

Respondent.

FINAL ORDER

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "DIVISION"), having served the Respondent, ATTILA CHARLES BUDAI (hereinafter, "RESPONDENT"), on April 17, 2009, with its Notice of Intent to Revoke Mortgage Agent License 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 April 23, 2009, and;

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

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2 **IT IS HEREBY ORDERED** that, pursuant to NRS 645B.670(3) and NRS 645B.750,
3 RESPONDENT'S mortgage agent license in the State of Nevada is **REVOKED**.

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

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

10 Dated this 11th day of May, 2009.

11
12 **STATE OF NEVADA**
13 **DEPARTMENT OF BUSINESS AND INDUSTRY**
14 **DIVISION OF MORTGAGE LENDING**

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

EXHIBIT “1”

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

* * *

In re:
ATTILA CHARLES BUDAI,
Respondent.

**NOTICE OF INTENT TO REVOKE MORTGAGE BROKER LICENSE
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 (“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 brokers, mortgage agents, 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 Factual Allegations, Conclusions of Law, and Order as follows:

FACTUAL ALLEGATIONS

1. Respondent, Attila Charles Budai (“Budai”) submitted an application for licensure as a mortgage agent on July 6, 2004, and was then eligible to conduct activities as a mortgage agent. However, Budai failed to renew his license by July 6, 2005, and the license was canceled. Budai applied for a new mortgage agent license on December 24, 2007, which was issued on March 3, 2008. The Division currently classifies Budai’s license as “Failed to Renew, License Canceled”.

2. The Division issued a Cease and Desist and Order Imposing Fine against Budai, Look Realty, Look Realty and Investments, LLC (“C&D Respondents”) and Norma Godoy on October 7, 2005. The Nevada Secretary of State lists Budai as the managing member of Look Realty and

1 Investments, LLC. The order was amended on April 15, 2006, to exclude Norma Goody (“the
2 Amended Order”) (**Exhibit “A”**). The Division determined that the C&D Respondents had conducted
3 unlicensed activity, had made material misrepresentations in connection with their unlicensed activity
4 and had produced a fraudulent mortgage broker license to facilitate the unlicensed activity. In the
6 Amended Order, the Division imposed a fine in the amount of \$140,000.00 against the C&D
7 Respondents for violations of NRS 645B.900, NRS 645B.670 and NRS 645B.690. The C&D
8 Respondents failed to request a hearing on the matter and a Final Order, inclusive of the \$140,000.00
9 fine, was entered on July 13, 2006.

11 3. The C&D Respondents failed to comply with the Final Order and have not remitted
12 payment of the \$140,000.00 fine, or any portion thereof, to the Division.

13 4. Pursuant to NRS 645B.670 (3), “(f)or each violation committed by a mortgage agent,
14 the Commissioner may impose upon the mortgage agent an administrative fine of not more than
15 \$10,000, may suspend, revoke or place conditions upon his license, or may do both, if the mortgage
16 agent, whether or not acting as such...(i)s grossly negligent or incompetent in performing any act for
17 which he is required to be licensed pursuant to the provisions of this chapter...(h)as made a material
18 misrepresentation in connection with any transaction governed by this chapter...(h)as engaged in any
19 other conduct constituting a deceitful, fraudulent or dishonest business practice...(h)as violated any
20 provision of this chapter, a regulation adopted pursuant to this chapter or an order of the Commissioner
21 or has assisted or offered to assist another person to commit such a violation.” *See*, NRS 645B.670
22 (3)(a)(b)(h)(j).

25 VIOLATIONS OF LAW

26
27 After investigating this matter, it has been determined that Budai violated an order of the Commissioner
28 by failing to comply with the provisions of the Final Order and by failing to remit payment of the

1 \$140,000 fine to the Division, in violation of NRS 645B.670(3)(j). Additionally, the Division
2 determined that Budai violated provisions of NRS 645B.645 as set out in Exhibit A.

3 **ORDER**

4 **NOW, THEREFORE, IT IS HEREBY ORDERED** that, pursuant to NRS 645B.750, upon
6 the timely filing of an application with the Division, Budai shall be entitled to a hearing with regards to
7 the contents of this Order. At that hearing, pursuant to NRS 645B.670, the Division will seek to revoke
8 Budai's mortgage agent license for Budai's violations of NRS 645B.670(3), as more fully set out above;

9 **IT IS HEREBY ORDERED** that should Budai not request a hearing within **twenty (20) days**
10 of the date of this Order, the Division will enter a Final Order in this matter against Budai, as required
11 by NRS 645B.750(2).

12 Dated this 15th day of April, 2009.

14 **STATE OF NEVADA**

15 **DEPARTMENT OF BUSINESS AND INDUSTRY**

16 **DIVISION OF MORTGAGE LENDING**

18
19 By: 
20 **JOSEPH L. WALTUCH, COMMISSIONER**

EXHIBIT “A”

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

5 In re:
6 Charles Budai, Look Realty, Look Realty
7 and Investments, LLC,
8 Respondent.

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**AMENDED ORDER TO CEASE AND DESIST AND ORDER IMPOSING FINE
NOTICE OF RIGHT TO REQUEST HEARING**

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

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FINDINGS OF FACT

- 21 1. Look Realty and Investments ("Look") was a business in the State of Nevada
22 that was operating at 2780 South Jones Blvd., Suite A, Las Vegas, NV 89146.
23 2. Look has never been licensed by the Division as a mortgage broker, and Look is
24 not exempt from licensing under Chapter NRS 645B.
25 3. Charles Budai ("Budai") is an officer and member of Look. He is not registered
26 with the Division as a mortgage broker or mortgage agent. See Exhibit 1.
27 4. On or about June 22, 2005, Budai met with Virag Jackson ("Jackson") in order
28 for Budai to obtain a loan for Jackson that was secured by a lien on real property located at
6150 Peppermill Drive, Las Vegas, NV ("Peppermill residence"). The settlement date for
Jackson's loan was August 5, 2005. See Exhibit 2.

1 5. That on or about July 12, 2005, Look employees ordered a credit report on
2 Jackson in connection with Jackson's loan for the Peppermill residence from Statewide Credit
3 Services ("Statewide") while representing Look as James Financial Services ("James
4 Financial") with an address of 2780 Jones Blvd., Suite A, Las Vegas, NV. According to James
5 Lytner, former president of James Financial, Look was not associated in any manner with
6 James Financial on or about July 12, 2005. See Exhibit 3.

7 6. That on or about July 1, 2005, Look's agents, in connection with Jackson's loan
8 for the Peppermill residence, represented Look as Lending Network, with an address of 2780
9 Jones Blvd., Suite A, Las Vegas, NV, to Regional Appraisal Services, Inc., when ordering an
10 appraisal in connection with Jackson's loan. According to member James Lytner, Lending
11 Network was not associated in any manner with Look on or about July 1, 2005. See Exhibit 4.

12 7. On or about August 25, 2005, Look employee Norma Godoy faxed a copy of a
13 mortgage broker's license to Judy Spann of Escrow Line, Inc. ("Escrow Line"), in connection
14 with Look's mortgage broker activity. See Exhibit 5.

15 8. The mortgage broker's license Look sent to Escrow Line was in fact a forgery
16 that Look knowingly used to make entities in the mortgage industry think that Look was
17 licensed, as was shown by the fact that a Look employee sent the fake license to Escrow Line
18 in response to Judy Spann's request that Look provide proof that it was a licensed broker.

19 9. On or about August 11, 2005, Look's agents met with Christopher C. Gandha
20 ("Gandha") in order to obtain a loan for Gandha that was to be secured by real property
21 located at 3411 North Jones Blvd., Las Vegas, NV. This loan was withdrawn from ResMae
22 after submission. See Exhibit 6.

23 10. On or about August 11, 2005, Look employees, when requesting a credit report
24 on Gandha, represented Look as James Financial, with an address of 2780 Jones Blvd.,
25 Suite A, Las Vegas, NV, to Statewide. James Financial was not associated with in any
26 manner with Look on or about August 25, 2005. See Exhibit 7.

27 11. During July 2005, Look's agents met with Andrea Pac-Kelemene ("Kelemene")
28 in order to obtain a loan for Kelemene that was to be secured by real property located at 2379
Champagne Isle, Las Vegas, NV. This loan was withdrawn from ResMae after its submission.

1 See Exhibit 8.

2 12. On or about July 22, 2005, Look employees, when requesting a credit report on
3 Kelemene, represented Look to Statewide as James Financial, with an address of 2780 Jones
4 Blvd., Suite A, Las Vegas, NV. James Financial was not associated in any manner with Look
5 on or about July 22, 2005. See Exhibit 9.

6 13. On or about June 2005, Look agents met with Rina Dith ("Dith") in order to
7 obtain a loan for Dith secured by real property located at 10049 Cranbrook Falls, Las Vegas,
8 NV. This loan was withdrawn from ResMae after its submission. See Exhibit 10.

9 14. On or about June 17, 2005, Look employees, when requesting a credit report
10 on Dith from Statewide, represented Look as James Financial with an address of 2780 Jones
11 Blvd., Suite A, Las Vegas, NV. James Financial was not associated in any manner with Look
12 on or about June 17, 2005. See Exhibit 11.

13 15. Sometime prior to August 11, 2005, Look agents met with Gladys Valdovinos
14 ("Valdovinos") in order for Look to obtain a loan for Valdovinos that was secured by a lien on
15 real property located at 2715 Montessouri Street Las Vegas, NV. See Exhibit 12.

16 16. On or about August 23, 2005, Budai met with Valdovinos in order for Budai to
17 obtain a second loan for Valdovinos that was secured by a lien on real property located at
18 2715 Montessouri Street, Las Vegas, NV. See Exhibit 13.

19 17. On or about June 23, 2005, Look Realty employees represented Look as James
20 Financial to Statewide in connection with a credit report obtained for Valdovinos' loan with an
21 address of 2780 Jones Blvd., Suite A, Las Vegas, NV. James Financial was not associated
22 with Look in any manner on or about June 23, 2006. See Exhibit 14.

23 18. On or about July 14, 2005, Look represented itself as Lending Network to A-1
24 Appraisal, in connection with a loan obtained for Valdovinos, with an address of 285 E. Warm
25 Springs Road. Lending Network had no connection with Look on or about July 14, 2005. See
26 Exhibit 15.

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1 **CONCLUSIONS OF LAW**

2 The licensing and regulation of mortgage brokers and mortgage agents in the State of
3 Nevada is governed by NRS chapter 645B and NAC chapter 645B. The Division has the
4 general duty to exercise supervision and control over mortgage brokers. NRS 645B.060(1).
5 In addition, the Division has a duty to take disciplinary action for certain violations of NRS
6 chapter 645B or NAC chapter 645B.

7 NRS 645B.670 provides in relevant part:

8 2. For each violation committed by a mortgage broker, the
9 Commissioner may impose upon the mortgage broker an
10 administrative fine of not more than \$10,000, may suspend, revoke
11 or place conditions upon his license, or may do both, if the
12 mortgage broker, whether or not acting as such:

13 (c) Does not conduct his business in accordance with law or has
14 violated any provision of this chapter, a regulation adopted
15 pursuant to this chapter or an order of the Commissioner;

16 NRS 645B.690 provides in relevant part:

17 1. If a person offers or provides any of the services of a mortgage
18 broker or mortgage agent or otherwise engages in, carries on or
19 holds himself out as engaging in or carrying on the business of a
20 mortgage broker or mortgage agent and, at the time:

21 (a) The person was required to have a license pursuant to this
22 chapter and the person did not have such a license; or

23 (b) The person's license was suspended or revoked pursuant to
24 this chapter,

25 the Commissioner shall impose upon the person an administrative
26 fine of not more than \$10,000 for each violation and, if the person
27 has a license, the Commissioner shall revoke it.

28 The Division has found:

1. That by meeting with Jackson on or about June 22, 2005 for the purpose
of brokering a loan secured by a lien on real property, Budai and Look violated NRS
645B.690(1)(a), which states:

If a person offers or provides any of the services of a mortgage
broker or mortgage agent or otherwise engages in, carries on or
holds himself out as engaging in or carrying on the business of a
mortgage broker or mortgage agent and, at the time:

(a) The person was required to have a license pursuant to this
chapter and the person did not have such a license...

1 Neither Budai or Look had mortgage broker's licenses when Budai met
2 with Jackson and brokered a loan for her on or about June 22, 2005.

3 2. Look and or/ Budai violated NRS 645B.670(2)(e), which states:

4 Except as otherwise provided in NRS 645B.690...

5 2. For each violation committed by a mortgage broker, the
6 Commissioner may impose upon the mortgage broker an
7 administrative fine of not more than \$10,000, may suspend, revoke
8 or place conditions upon his license, or may do both, if the
9 mortgage broker, whether or not acting as such:

10 (e) Has made a material misrepresentation in connection with
11 any transaction governed by this chapter;

12 By representing itself as James Financial to Statewide in connection with
13 Jackson's loan, Look made a material misrepresentation in connection with the
14 Jackson transaction.

15 By representing itself as Lending Network to Regional Appraisal, Look
16 made a material misrepresentation in connection with the Jackson transaction.

17 3. Look, by sending to Escrow Line on or about August 25, 2005, a forged
18 mortgage broker's license, violated NRS 645B.670(o), which states in relevant part:

19 except as otherwise provided in NRS 645.690 for each violation
20 committed by an applicant for a license issued pursuant to this
21 chapter, whether or not he is issued a license, the Commissioner
22 may impose upon the applicant an administrative fine of not more
23 than \$10,000, if the applicant... (o) Has engaged in any other
24 conduct constituting a deceitful, fraudulent or dishonest business
25 practice;

26 By sending a forged mortgage broker's license to Judy Spann of Escrow
27 Line, Budai and/or Look engaged in a deceitful, fraudulent, or dishonest business
28 practice.

29 4. That by meeting with Gandha on August 11, 2005, for purposes of
30 securing a loan for Gandha secured by a lien on real property, Look's agents violated
31 NRS 645B.690(1)(a), which states in relevant part:

32 1. If a person offers or provides any of the services of a mortgage
33 broker or mortgage agent or otherwise engages in, carries on or
34 holds himself out as engaging in or carrying on the business of a
35 mortgage broker or mortgage agent and, at the time:

36 (a) The person was required to have a license pursuant to this
37 chapter and the person did not have such a license; or

1 (b) The person's license was suspended or revoked pursuant to
2 this chapter,
3 the Commissioner shall impose upon the person an administrative
4 fine of not more than \$10,000 for each violation and, if the person
5 has a license, the Commissioner shall revoke it.

6 Look did not have a mortgage broker's license when it met with
7 Ghana on August 11, 2005.

8 5. Look, by ordering a credit report on Gahnda from Statewide while
9 representing itself as James Financial, violated NRS645B.670(2)(

10 2. For each violation committed by a mortgage broker, the
11 Commissioner may impose upon the mortgage broker an
12 administrative fine of not more than \$10,000, may suspend, revoke
13 or place conditions upon his license, or may do both, if the
14 mortgage broker, whether or not acting as such:

15 (e) Has made a material misrepresentation in connection with
16 any transaction governed by this chapter;

17 By ordering a credit report for Gahnda while representing itself as James
18 Financial, Look committed a material misrepresentation in connection with Gahnda's
19 loan.

20 6. That by meeting with Kelemene in order to obtain a loan that was secured
21 by real property, Look's agents violated NRS 645B.690(1)(a), which states:

22 1. If a person offers or provides any of the services of a mortgage
23 broker or mortgage agent or otherwise engages in, carries on or
24 holds himself out as engaging in or carrying on the business of a
25 mortgage broker or mortgage agent and, at the time:

26 (a) The person was required to have a license pursuant to this
27 chapter and the person did not have such a license; or

28 (b) The person's license was suspended or revoked pursuant to
this chapter,
the Commissioner shall impose upon the person an administrative
fine of not more than \$10,000 for each violation and, if the person
has a license, the Commissioner shall revoke it.

Look did not have a mortgage broker's license when its agents met with
Kelemene and brokered a loan for Kelemene.

7. That by ordering a credit report on Kelemene from Statewide, on or about
July 22, 2005, and representing itself as James Financial, Look violated
NRS645B.670(2)(e), which states:

1 2. For each violation committed by a mortgage broker, the
2 Commissioner may impose upon the mortgage broker an
3 administrative fine of not more than \$10,000, may suspend, revoke
4 or place conditions upon his license, or may do both, if the
5 mortgage broker, whether or not acting as such:

6 (e) Has made a material misrepresentation in connection with
7 any transaction governed by this chapter;

8 By representing itself as James Financial to Statewide, Look
9 committed a material misrepresentation in connection with Kelemene's loan
10 transaction.

11 8. That by meeting with Dith on or about June 25, 2005, in order to obtain a
12 loan for Dith that was secured by a lien on real property, Look violated 645B.690(1)(a),
13 which states:

14 1. If a person offers or provides any of the services of a mortgage
15 broker or mortgage agent or otherwise engages in, carries on or
16 holds himself out as engaging in or carrying on the business of a
17 mortgage broker or mortgage agent and, at the time:

18 (a) The person was required to have a license pursuant to this
19 chapter and the person did not have such a license; or

20 (b) The person's license was suspended or revoked pursuant to
21 this chapter,

22 the Commissioner shall impose upon the person an administrative
23 fine of not more than \$10,000 for each violation and, if the person
24 has a license, the Commissioner shall revoke it.

25 Look did not have a mortgage broker's license when it brokered the Dith
26 loan.

27 9. Look, by requesting a credit report on Dith from Statewide Credit Services
28 on or about June 17, 2005, while representing itself as James Financial, violated
NRS645B.670(2)(e), which states:

2. For each violation committed by a mortgage broker, the
Commissioner may impose upon the mortgage broker an
administrative fine of not more than \$10,000, may suspend, revoke
or place conditions upon his license, or may do both, if the
mortgage broker, whether or not acting as such:

(e) Has made a material misrepresentation in connection with
any transaction governed by this chapter;

Look made a material misrepresentation when it represented itself as
James Financial in connection with the Dith loan.

Attorney General's Office
555 E. Washington, Suite 3900
Las Vegas, NV 89101

1 10. That by meeting with Valdovinos on or about August 23, 2005, for the
2 purpose of securing a loan for Valdovinos that was secured by a lien on real property,
3 Look violated Look violated NRS 645B.690(1)(a), which states:

- 4 1. If a person offers or provides any of the services of a mortgage
5 broker or mortgage agent or otherwise engages in, carries on or
6 holds himself out as engaging in or carrying on the business of a
7 mortgage broker or mortgage agent and, at the time:
8 (a) The person was required to have a license pursuant to this
9 chapter and the person did not have such a license; or
10 (b) The person's license was suspended or revoked pursuant to
11 this chapter,
12 the Commissioner shall impose upon the person an administrative
13 fine of not more than \$10,000 for each violation and, if the person
14 has a license, the Commissioner shall revoke it.

15 Look did not have a mortgage broker's license when it brokered
16 Valdovinos' loan.

17 11. That by meeting with Valdovinos prior to August 11, 2005, for the purpose
18 of securing a loan for Valdovinos that was secured by a lien on real property, Look
19 violated NRS 645B.690(1)(a), which states:

- 20 1. If a person offers or provides any of the services of a mortgage
21 broker or mortgage agent or otherwise engages in, carries on or
22 holds himself out as engaging in or carrying on the business of a
23 mortgage broker or mortgage agent and, at the time:
24 (a) The person was required to have a license pursuant to this
25 chapter and the person did not have such a license; or
26 (b) The person's license was suspended or revoked pursuant to
27 this chapter,
28 the Commissioner shall impose upon the person an administrative
fine of not more than \$10,000 for each violation and, if the person
has a license, the Commissioner shall revoke it.

 Look did not have a mortgage broker's license when its agents met with
Valdovinos to broker a second loan for her.

 12. That by representing itself as James Financial to Statewide on or about
June 23, 2005, in connection with Valdovinos' loan, Look violated NRS 634B.670(2)(e),
which states:

2. For each violation committed by a mortgage broker, the
Commissioner may impose upon the mortgage broker an
administrative fine of not more than \$10,000, may suspend, revoke
or place conditions upon his license, or may do both, if the
mortgage broker, whether or not acting as such:

1 (e) Has made a material misrepresentation in connection with
2 any transaction governed by this chapter;

3 That by representing itself as James Financial to Statewide, Look made a
4 material misrepresentation in connection with the Valdovinos loan.

5 13. That by representing itself as Lending Network, Inc., on or about July 14,
6 2005, to A-1 Appraisal, in connection with the Valdovinos loan, Look violated NRS
7 645B.670(2)(e) by making a material misrepresentation in connection with the
8 Valdovinos loan.

9 Accordingly, pursuant to NRS 645B.670 and NRS 645B.690, the Division imposes a
10 fine of One Hundred Forty Thousand Dollars and Zero Cents (\$140,000.00) against Budai and
11 Look for violations identified above.

12 **ORDER**

13 **NOW, THEREFORE, IT IS HEREBY ORDERED** that Charles Budai and Look Realty,
14 LLC, immediately cease and desist conducting unlicensed mortgage broker activity in Nevada,
15 and that Charles Budai and Look Realty cease and desist from engaging in dishonest and
16 deceitful business practices.

17 **IT IS FURTHER ORDERED** that pursuant to NRS 645B.690 and NRS 645B.670,
18 Charles Budai and Look Realty shall pay an administrative fine of One Hundred Forty
19 Thousand Dollars and Zero Cents (\$140,000.00) for violations of NRS 645B.670 and NRS
20 645B.690.

21 **IT IS FURTHER ORDERED** that, pursuant to NRS 645B.750, upon written application
22 to the Division, that Respondents herein are entitled to a hearing with regard to this Order.
23 Should Respondents not request a hearing within **twenty (20) days** of the receipt of this
24 Order, the Division will enter a Final Order in this matter as required by NRS 645B.750(2).

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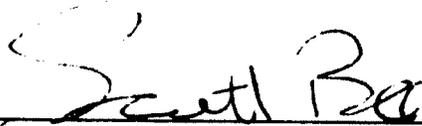
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1 Should Respondent fail to request a hearing, said administrative fine shall be paid to
2 the Division no later than 30 from the receipt of this Order.

3
4 DATED this 12th day of April 2006.

5
6 STATE OF NEVADA
7 DEPARTMENT OF BUSINESS AND INDUSTRY
8 DIVISION of MORTGAGE LENDING

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10 By: 

11 _____
12 Scott Bice, Commissioner

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Attorney General's Office
555 E. Washington, Suite 3900
Las Vegas, NV 89101

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CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Division of Mortgage Lending,
and that on April 15, 2006, I personally served a true and correct copy of the foregoing
**Amended Order to Cease and Desist, Order Imposing Fine, Notice of Right to Request
Hearing**, to the following: *ADULT WOMAN THERESA MURRAY, TO BE
GIVEN TO STEVEN CHESLER*

Steven Chesler
3011 Nordoff
Las Vegas, NV 89121

[Handwritten Signature]

Employee of the Division

Attorney General's Office
555 E. Washington, Suite 3900
Las Vegas, NV 89101

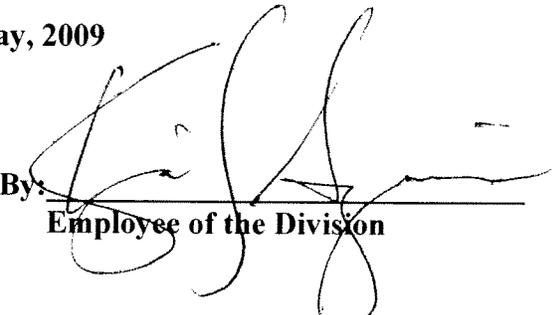
CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on May 13, 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 ATTILA CHARLES BUDAI, addressed as follows:

**Attila Charles Budai
5000 Alta Drive, Apt.#432
Las Vegas, NV 89107**

Certified Receipt Number: 7006 2760 0000 0875 9575

DATED this 12th day of May, 2009

By: 
Employee of the Division