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

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In re:
IVELISSE TAVERAS,
Respondent.

FINAL ORDER

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "DIVISION"), having served the Respondent, IVELISSE TAVERAS, (hereinafter, "RESPONDENT") on April 27, 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 April 29, 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 the administrative fines, fees and/or costs as
3 set forth in the original Order attached hereto as Exhibit "1".

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

6 Dated this 20th day of May, 2009.

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

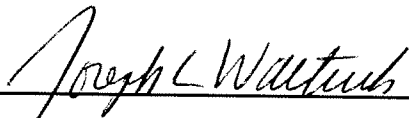
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14 By: 
15 **JOSEPH L. WALTUCH, COMMISSIONER**
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EXHIBIT “1”

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

In re:

IVELISSE TAVERAS,

Respondent:

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

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The licensing and regulation of 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 agents pursuant to these chapters. Pursuant to that authority, the Division makes the following Factual Allegations, Violations of Law, and Order, as follows:

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FACTUAL ALLEGATIONS

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1. Ivelisse Taveras ("Respondent") is an individual.
 2. On March 27, 2008 Respondent was issued a mortgage agent license pursuant to Chapter 645B of NRS.
 3. At all relevant times herein mentioned, Respondent was operating within the State of Nevada pursuant to the terms of her license.
 4. On February 24, 2009, the Division received a written complaint ("Complaint") from Robert E. Valdez, Jr., alleging, among other things, that Respondent had instructed him to wire funds in the amount of \$10,500 to ERE Investments, Inc. to secure a commitment for a mortgage loan.

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1 5. Pursuant to the Nevada Revised Statutes, the Division is charged with, among
2 other things, conducting such investigations as may be necessary to determine whether any
3 person has violated any provision of the above chapter of the Nevada Revised Statutes or the
4 regulations promulgated thereunder. See, NRS 645B.060(2)(c).

6 6. After receiving the above-described Complaint regarding Respondent, the
7 Division commenced its investigation of the allegations in question, provided a copy of the
8 Complaint to Respondent and requested that Respondent respond, in writing, to the
9 Complaint by March 17, 2009.

11 7. The Respondent responded to this request by the appointed time.

12 8. The Division, after a review of this initial response, sent a request for additional
13 information. This request was sent to Respondent on March 17, 2009 and a response was
14 expected by March 30, 2009.

15 9. On March 30, 2009 Investigator Michael D. Haley attempted to contact
16 Respondent by phone to ascertain the status of her response. The voice mailbox was full.

17 10. On March 31, 2009 Investigator Haley successfully left a voice message for
18 Respondent requesting that she call him back.

19 11. On April 14, 2009 Investigator Haley left Respondent a second voice message.

20 12. Respondent has failed to timely respond to the Division's inquiry and repeated
21 voice messages.

22 13. Pursuant to NRS 645B.670(3)(j) for each violation committed by a mortgage
23 agent, the Commissioner may impose upon the mortgage agent an administrative fine of not
24 more than \$10,000, may suspend, revoke or place conditions upon his license, or may do
25 both, if the mortgage agent has refused or failed, within a reasonable time, to furnish any
26 information or make any report that may be required by the Commissioner pursuant to the
27 provisions of NRS chapter 645B or a regulation adopted pursuant to such chapter.
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1 Should Respondent not request a hearing within **twenty (20) days** of the date of this Order, the
2 Division will enter a Final Order in this matter against Respondent, as otherwise required by law.

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4 Dated this 27th day of April, 2009.

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

12 By: 
13 **JOSEPH L. WALTUCH, COMMISSIONER**

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 22, 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 IVELISSE TAVERAS, addressed as follows:

**Ivelisse Taveras
514 Alcudia Bay
Las Vegas, NV 89141**

Certified Receipt Number: 7006 2760 0000 0876 4791

**Ivelisse Taveras
Mayflower Financial
6345 S. Jones Blvd., Ste. 300
Las Vegas, NV 89118**

Certified Receipt Number: 7006 2760 0000 0876 4807

DATED this 20th day of May, 2009

**By: Susan Slack
Employee of the Division**