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

\* \* \*

In re:  
Desert Star Financial, LLC and  
Joey DeBlanco, an individual,  
  
Respondent.

**FINAL ORDER**

The State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "Division"), having served the Respondent, Desert Star Financial LLC and Joey DeBlanco, (hereinafter, "Respondent") on May 20, 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 May 21, 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 set  
3 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 Order;

6 Dated this 17<sup>th</sup> day of June, 2009.

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10 State of Nevada  
11 Department of Business and Industry  
12 Division of Mortgage Lending

13 By: Joseph L. Waltuch  
14 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:  
Desert Star Financial, LLC and  
Joey DeBlanco, 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. Desert Star Financial, LLC is a corporation, and its principal is Joey DeBlanco (hereinafter collectively referred to as "Respondent").
2. On July 1, 2007, 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 February 18, 2009 but Respondent did not agree to that date. Attempts at  
11 rescheduling with Respondent were ignored.

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

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

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

6 **VIOLATIONS OF LAW**

7 Respondent has failed to permit an examination by the Commissioner of his books and  
8 affairs or has refused or failed, within a reasonable time, to furnish any information or make  
9 any report that may be required by the Commissioner pursuant to provisions of the applicable  
10 NRS chapter or a regulation adopted pursuant to such chapter, in violation of NRS  
11 645B.670(2)(i), NRS 645E.670(2)(i) or NRS 645A.090(1)(i), as applicable.  
12

13 **ORDER**

14 **NOW, THEREFORE, IT IS HEREBY ORDERED** that, pursuant to NRS 645B.750(2),  
15 NRS 645E.750(2), NRS 645A.100(2) or NRS 233B.121, as applicable, upon the timely filing of  
16 an application with the Division within **twenty (20) days** of the date of this Order, Respondent  
17 shall be entitled to a hearing with regard to the contents of this Order. At that hearing, the  
18 Division will seek:  
19

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

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

1 c. Respondent's payment, in full, of the administrative fine, costs and fees to the  
2 Division within **thirty (30) days** of entry of the Final Order.

3 Should Respondent request a hearing, Respondent is advised of the following:

4 a) Respondent is entitled to be represented by legal counsel at its own cost and expense; b) At  
6 any hearing Respondent shall be entitled to respond and to present evidence and argument on  
7 all issues involved; c) Requests may be made to the Commissioner for the issuance of  
8 subpoenas, however, the Commissioner may request the proposed testimony of any such  
9 person prior to the issuance of the subpoena; and d) Unless precluded by law, the parties may  
10 agree to an informal resolution or settlement prior to any hearing.  
11

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

15 Dated this 19<sup>th</sup> day of May, 2009.

16 **STATE OF NEVADA**  
17 **DEPARTMENT OF BUSINESS AND INDUSTRY**  
18 **DIVISION OF MORTGAGE LENDING**

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

**CERTIFICATE OF SERVICE**

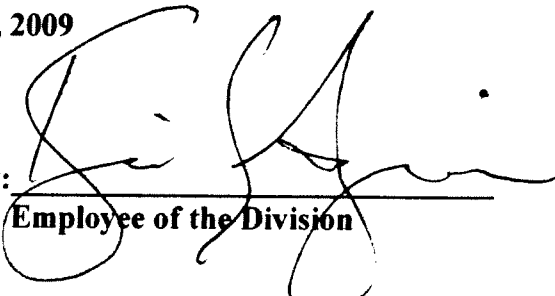
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**I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on May 20, 2009, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing. NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING for DESERT STAR FINANCIAL, LLC AND JOEY DEBLANCO, addressed as follows:**

**Joey DeBlanco  
Desert Star Financial, LLC  
2251 N. Rampart, No. 418  
Las Vegas, NV 89128**

**Certified Receipt Number: 7006 2760 0000 0875 9698**

**DATED this 19th day of May, 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 June 19, 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 DESERT STAR FINANCIAL, LLC AND JOEY DEBLANCO, addressed as follows:

Joey DeBlanco  
Desert Star Financial, LLC  
2251 N. Rampart, No. 418  
Las Vegas, NV 89128

Certified Receipt Number: 7006 2760 0000 0875 8943

DATED this 18th day of June, 2009

By: Susan Slack  
Employee of the Division