STATE OF NEVADA

DEPARTMENT OF BUSINESS AND INDUSTRY

DIVISION OF MORTGAGE LENDING

In re:

United Travel & Services LLC and Marisol Perez;

Respondent.

ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING

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 foreclosure consultants, modification consultants and those who provide covered services pursuant to Chapters 645F of the Nevada Revised Statutes ("NRS"), Chapters 645F of the Nevada Administrative Code ("NAC"), and by permanent regulations promulgated pursuant thereto (the "Regulations").

Pursuant to that authority, the Division makes the following Findings of Fact, Violations of Law and Order, as follows:

JURISDICTION AND NOTICE

1. UNITED TRAVEL & SERVICES LLC ("UTS") at all relevant times was a domestic limited-liability company located at 3376 S. Eastern Ave, Suite 166, Las Vegas, NV 89169. Currently, UTS's status with the Nevada Secretary of State is "Revoked."

2. MARISOL PEREZ ("PEREZ") was, and continues to be, the Principal who acted and continues to act as an agent or person employed by or associated with UTS.

3. UTS and PEREZ (collectively "RESPONDENTS") were never licensed with the

Division.

4. RESPONDENTS, and each of them, are subject to the provisions of Chapter 645F and are each subject to the jurisdiction of the Division and the Commissioner of the Division pursuant to the provisions of NRS 645F.390.

5. COMPLAINANT AD ("AD") is the owner of Residential Real Property; Parcel No. 163-21-421-004.

6. On November 3, 2010, the Division received a Complaint from AD alleging that RESPONDENTS had engaged in unlicensed activity pursuant to Chapter 645F.

7. On November 10, 2010, the Division mailed RESPONDENTS a letter informing them that a complaint had been received alleging multiple violations of the provisions of Chapter 645F.

8. On November 30, 2010, RESPONDENTS replied via fax admitting to providing covered service provider, foreclosure consultant and loan modification services without first being licensed pursuant to Chapter 645F.

FINDINGS OF FACT

9. On or about December 13, 2009, RESPONDENTS met with AD to discuss providing loan modification services for a mortgage on real property without first obtaining a license pursuant to Chapter 645F.

10. On or about December 13, 2009, AD paid RESPONDENTS $1,000.00 for modification services with check no. 868.

11. On or about January 27, 2010, AD paid RESPONDENTS $800.00 for modification services with check no. 878.

12. On or about January 21, 2010, RESPONDENTS contacted Bank of America on behalf of AD and negotiated a trial period loan modification.

13. On or about July 29, 2010, RESPONDENTS counseled AD, collected

documents and negotiated with Bank of America in an attempt to modify a loan for AD.

14. On October 14, 2010, as a result of RESPONDENTS modification services, AD received a loan modification which changed the term, interest rate, and payment amount for a mortgage on real property.

VIOLATIONS OF LAW

15. RESPONDENT violated Section 17 of the Regulation by holding themselves out as, providing the services of, acting as or conducting business as a covered service provider, foreclosure consultant or loan modification consultant without a license pursuant to Chapter 645F.

16. RESPONDENT violated Section 102 of the Regulation by contacting Bank of America, a creditor, on behalf of AD, a homeowner pursuant to NRS 645F.310(3) without a license pursuant to Chapter 645F.

17. RESPONDENT violated Section 102 of the Regulation by preventing a foreclosure sale pursuant to NRS 645F.320(1) without a license pursuant to Chapter 645F.

18. RESPONDENT violated Section 102 of the Regulation by obtaining a forbearance from a mortgagee or beneficiary of a deed of trust pursuant to NRS 645F.320(2) without a license pursuant to Chapter 645F.

19. RESPONDENT violated Section 102 of the Regulation by assisting AD, a homeowner, avoid residential foreclosure pursuant to NRS 645F.320(8) without a license pursuant to Chapter 645F.

20. RESPONDENT violated Section 102 of the Regulation by providing or offering to provide services to adjust the terms of a mortgage loan by changing the payment amount for compensation pursuant to NRS 645F.365(1) without a license pursuant to Chapter 645F.

21. RESPONDENT violated Section 102 of the Regulation by providing or offering to provide services to adjust the terms of a mortgage loan by obtaining a loan forbearance for

compensation pursuant to NRS 645F.365(3) without a license pursuant to Chapter 645F.

22. RESPONDENT violated Section 102 of the Regulation by providing or offering to provide services to adjust the terms of a mortgage loan by changing the loan maturity for compensation pursuant to NRS 645F.365(4) without a license pursuant to Chapter 645F.

23. RESPONDENT violated Section 102 of the Regulation by providing or offering to provide services to adjust the terms of a mortgage loan by changing the interest rate for compensation pursuant to NRS 645F.365(5) without a license pursuant to Chapter 645F.

DISCIPLINE AUTHORIZED

24. Pursuant to NRS 645F.310(3), covered services includes, without limitation contacting a creditor on behalf of a homeowner.

25. Pursuant to NRS 645F.320(1), foreclosure consultant means a person who, directly or indirectly, makes any solicitation, representation or offer to a homeowner to perform for compensation, or who, for compensation, prevents or postpones a foreclosure sale.

26. Pursuant to NRS 645F.320(2), foreclosure consultant means a person who, directly or indirectly, makes any solicitation, representation or offer to a homeowner to perform for compensation, or who, for compensation, obtains any forbearance from any mortgagee or beneficiary of a deed of trust;

27. Pursuant to NRS 645F.365(1), loan modification consultant means a person who makes any solicitation, representation or offer to a homeowner to perform for compensation, or who, for compensation, performs any act that the person represents will adjust the terms of a mortgage loan through a change in the payment amount.

28. Pursuant to NRS 645F.365(3), loan modification consultant means a person who makes any solicitation, representation or offer to a homeowner to perform for

compensation, or who, for compensation, performs any act that the person represents will adjust the terms of a mortgage loan through a loan forbearance.

29. Pursuant to NRS 645F.365(4), loan modification consultant means a person who makes any solicitation, representation or offer to a homeowner to perform for compensation, or who, for compensation, performs any act that the person represents will adjust the terms of a mortgage loan through a change in the loan maturity.

30. Pursuant to NRS 645F.365(5), loan modification consultant means a person who makes any solicitation, representation or offer to a homeowner to perform for compensation, or who, for compensation, performs any act that the person represents will adjust the terms of a mortgage loan through a change in the interest rate.

31. Pursuant to Section 17 of the Regulation, a person shall not advertise services as, provide any of the services of, act as or conduct business as a covered service provider, foreclosure consultant or loan modification consultant or otherwise engage in, carry on or hold himself out as engaging in or carrying on the activities of a covered service provider, foreclosure consultant or loan modification consultant unless the person has a license as a covered service provider, foreclosure consultant or loan modification consultant, as applicable, issued pursuant to this chapter and chapter 645F of NRS.

32. Pursuant to Section 102 of the Regulation, it is unlawful for any person to provide or offer to provide any of the services of a covered service provider, foreclosure consultant or loan modification consultant or otherwise to engage in, carry on or hold himself out as engaging in or carrying on the business of a covered service provider, foreclosure consultant or loan modification consultant without first obtaining the applicable license issued pursuant to this chapter and chapter 645F of NRS unless exempt.

33. Pursuant to Section 103(3)(o), for each time a person required under this chapter and chapter 645F of NRS, without regard to whether the person is licensed under this

chapter and chapter 645F of NRS, engages in any other conduct constituting a deceitful, fraudulent or dishonest business practice the Commissioner may impose upon the person an administrative fine of not more than $10,000.

34. Pursuant to Section 103(3)(w), for each time a person required to be licensed under this chapter and chapter 645F of NRS, without regard to whether the person is licensed under this chapter and chapter 645F of NRS, has offered or provided any services prescribed under this chapter or chapter 645F of NRS and the person did not have such a license and was not exempt from licensing at the time the person engaged in the activity the Commissioner may impose upon the person an administrative fine of not more than $10,000.

35. Pursuant to Section 108(1), if a person engages in an activity in violation of the provisions of this chapter or chapter 645F of NRS the Commissioner may issue an order to the person directing the person to cease and desist from engaging in the activity.

ORDER

Should RESPONDENT not request a hearing within twenty (20) days of the date of this Order the Division will enter a Final Order in this matter against RESPONDENT, as follows:

36. **IT IS HEREBY ORDERED**, that **RESPONDENTS IMMEDIATELY CEASE AND DESIST** from providing any of the services of a Chapter 645F licensee or otherwise engaging in, carrying on or holding herself out as engaging in or carrying on the services of a Chapter 645F licensee.

37. **IT IS HEREBY ORDERED**, that RESPONDENT pay an administrative fine in the amount of Ten Thousand Dollars and No Cents ($10,000.00), payable to the Division on account of RESPONDENTS' violations of Chapter 645F and the Regulation within **thirty (30) days** of entry of the Final Order.

38. **IT IS HEREBY ORDERED**, that RESPONDENT pay the Division's administrative costs in the amount of Fifteen Hundred Dollars and No Cents ($1500.00) within **thirty (30) days** of entry of the Final Order.

39. **IT IS HEREBY ORDERED**, that RESPONDENT pay restitution to AD in the amount of Eighteen Hundred Dollars and No Cents ($1,800.00) within **thirty (30) days** of entry of the Final Order.

RIGHT TO HEARING

Pursuant to NRS 233B.121 and Chapters 645F, upon the timely filing of an application with the Division, within twenty (20) days of the date of the Order, sent by the U.S. Postal Service or private carrier or delivery service to the Commissioner of the Division of Mortgage Lending at 7220 Bermuda Road, Suite, A, Las Vegas, Nevada 89119, RESPONDENT shall be entitled to a hearing with regard to the contents of this order, as follows:

40. RESPONDENT would have the right to be represented by legal counsel at her own cost and expense.

41. RESPONDENT would have the right to respond and to present evidence and argument on all issues involved.

42. RESPONDENT would have the right to examine witnesses on any matter relevant to the issues involved.

43. RESPONDENT would have other important rights listed in Chapter 645F and Chapter 233B.

Dated this 26th day of September, 2011.

State of Nevada
Department of Business and Industry
Division of Mortgage Lending

By: Nancy Corbin
Nancy Corbin, Acting 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, September 27, 2011, 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, ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO IMPOSE FINE AND NOTICE OF RIGHT TO REQUEST HEARING, for UNITED TRAVEL & SERVICES LLC AND MARISOL PEREZ, addressed as follows:

Marisol Perez
United Travel & Services LLC
3376 S. Eastern Avenue, Suite 166
Las Vegas, NV 89169

Certified Receipt Number: 7009 2250 0001 8859 2615

DATED this 26th day of September, 2011

By: Susan Slack
Employee of the Division