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

Before the Commissioner of the Division of Mortgage Lending

In the Matter of: DIVISION OF MORTGAGE LENDING, Petitioner, v. RONSON FREEMAN, Mortgage Agent License No. UNL. Respondent.	)

CONSENT ORDER
TO CEASE AND DESIST VIOLATING NRS 645B.400
AND
TO PAY ADMINISTRATIVE FINE, COSTS AND ATTORNEYS FEES

Issued and Entered,
This 20th day of June, 2012,
By James Westrin,
Commissioner

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and authority to administer and enforce Chapter 645B and Chapter 645E of the Nevada Revised Statutes, NRS 645B.010 *et seq.* and NRS 645E.010 *et seq.*, and Chapter 645B and Chapter 645E of the Nevada Administrative Code, NAC 645B.001 *et seq.* and NAC 645E.001 *et seq.*, governing the licensing and conduct of mortgage agents, mortgage brokers, and mortgage bankers in the State of Nevada; and,

The Commissioner having been granted general supervisory power and control over all mortgage agents, mortgage brokers, and mortgage bankers doing business in the State of Nevada pursuant to NRS Chapter 645B and NRS Chapter 645E; and,

RONSON FREEMAN ("Respondent") having been employed by Sahara Mortgage Corporation ("Sahara"); and,

Respondent having been required to be licensed with the Division of Mortgage Lending (the "Division") as a mortgage agent pursuant to NRS Chapter 645B at all times relevant to this matter and, therefore, subject to the jurisdiction of the Commissioner; and,

The Division having conducted an examination of Sahara's books, and records, accounts and business practices, pursuant to NRS 645E.300, beginning on April 14, 2011 and concluding on May 4, 2011; and

The Division's examination having revealed that Respondent had engaged in or was engaging in conduct that violated provisions of NRS 645B.010 *et seq.* Specifically, the Division's examination revealed that Respondent engaged in conduct that violated NRS 645B.400, because, while employed by Sahara, the Respondent acted as a mortgage agent of Sahara and originated at least one mortgage loan for Sahara without being licensed as a mortgage agent; and,

Respondent having been (1) served on or about June 30, 2011 and August 1, 2011, with a notice of facts or conduct which warrant disciplinary action and (2) given an opportunity to show compliance with all lawful requirements for the retention of the license, in accordance with NRS 233B.127(3); and,

The Commissioner having, based upon those findings, served upon Respondent on or about August 29, 2011, an Order to Cease and Desist, Notice of Intent to Impose Fine, and Notice of Right to Request Hearing (the "Notice Order"); and,

Respondent having, thereafter, submitted additional information to the Division concerning this matter and expressed his desire to cooperate with the Division, after formally contesting the allegations, and to avoid the time and expense involved in a formal administrative enforcement hearing; and,

The Division and Respondent having conferred concerning this matter and determined to resolve this matter pursuant to the following terms:

1. Respondent agrees to CEASE AND DESIST from any violation of NRS 645B.400, as set forth above;

2. Respondent agrees to pay an ADMINISTRATIVE FINE in the amount of Two Thousand Dollars and No Cents ($2,000.00), pursuant to NRS 645B.670(1);

3. Respondent agrees to pay to the Division, in accordance with NRS 622.400 and upon the entry of this order, the Division's administrative costs and other costs in the amount of Three Hundred Dollars and No Cents ($300.00);

4. Respondent agrees to pay to the Division, in accordance with NRS 622.400 and upon the entry of this order, the Division's attorney fees in the amount of Three Hundred Dollars and No Cents ($300.00);

5. Respondent agrees to promptly and thoroughly respond to any request from the Division for documents, testimony, or other requests for information related to any matter implied herein and to provide complete and truthful testimony related thereto; and,

Respondent having knowingly and voluntarily affixed his signature to the attached VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by this reference, has consented to the issuance of this CONSENT ORDER TO CEASE AND DESIST FROM VIOLATING NRS 645B.400 and ORDER TO PAY ADMINISTRATIVE FINE, COSTS AND ATTORNEY FEES (the "Order") with the intent to be legally bound hereby, and has waived and relinquished any and all rights that Respondent may now or hereafter have to an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Order; and,

Respondent having had opportunity to consult with legal counsel of his choosing concerning this matter; and,

The Commissioner having determined that the terms of this ORDER are a reasonable resolution of this matter and in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Respondent shall CEASE AND DESIST from violating NRS 645B.400.

2. Respondent shall pay to the Division, upon the entry of this order, an Administrative Fine in the amount of Two Thousand Dollars and No Cents ($2,000.00).

3. Respondent shall pay to the Division, upon the entry of this order, the Division's administrative and other costs in the amount of Three Hundred Dollars and No Cents ($300.00).

4. Respondent shall pay to the Division, upon the entry of this order, the Division's attorney fees in the amount of Three Hundred Dollars and No Cents ($300.00).

5. Respondent shall promptly respond to any request from the Division for documents, testimony, or other requests for information related to any matter implied herein and to voluntarily provide complete and truthful testimony related thereto.

6. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the caption hereof.

7. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.

8. The Commissioner specifically retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to enforce the provisions of NRS 645B.010 et seq. and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

By: _____
JAMES WESTRIN
COMMISSIONER

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

Before the Commissioner of the Division of Mortgage Lending

In the Matter of: DIVISION OF MORTGAGE LENDING, Petitioner, v. RONSON FREEMAN, Mortgage Agent License No. UNL, Respondent.	)

VOLUNTARY CONSENT TO ENTRY OF
COMMISSIONER'S ORDER

By affixing my signature hereto, I, RONSON FREEMAN, hereby knowingly and voluntarily, with the intent to be legally bound thereby, consent to the attached Commissioner's Order TO CEASE AND DESIST VIOLATING NRS 645B.400 AND TO PAY ADMINISTRATIVE FINE, COSTS, AND ATTORNEY FEES (the "ORDER") in this matter, and further, in consideration of the terms and conditions set forth therein:

1. I acknowledge that I have had the opportunity to retain an attorney to review this VOLUNTARY CONSENT and the attached ORDER.

2. I knowingly and voluntarily waive the right to an administrative hearing in this matter.

3. I knowingly and voluntarily waive and give up any and all right that I may now or hereafter have to administrative or judicial review concerning, or to otherwise challenge, the entry of the attached ORDER.

4. I agree to fully comply with each and every provision of the attached ORDER.

5. I understand that if I fail to fully comply with each and every provision of the attached ORDER, the Commissioner retains jurisdiction to issue such further order(s) as he may deem just, necessary and appropriate in accordance with NRS Chapter 645B.

6. I, my heirs, executors, administrators, successors, and assigns, hereby releases, remises, and forever discharges the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, attorneys (including any and all employees of the Nevada Attorney General), and employees in their individual and representative capacities, from any and all manner of actions, causes of action, suits, debts, judgments, executions, claims, and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have, or claim to have against any or all of the persons or entities named in this section, arising out of or by reason of the Division's 2011 examination of Sahara Mortgage Corporation, and all other matters relating thereto.

7. I hereby indemnify and hold harmless the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, and employees, and employees of the Nevada Attorney General in their individual and representative capacities against any and all claims, suits, and actions brought against said persons and/or entities by reason of the Division's 2011 examination of Sahara, this Voluntary Consent, and all other matters relating thereto, and against any and all expenses, damages, and costs, including court costs and attorney fees, which may be sustained by the persons and/or entities named in this section as a result of said claims, suits, and actions.

6/5/12
Dated

RONSON FREEMAN

Subscribed and sworn to before me on this 5th day of June, 2012

Notary Public

NOTARY PUBLIC
STATE OF NEVADA
County of Clark
DELISHA EDMOND
No: 07-2425-1 DUPLICATE
My Appointment Expires Oct. 21, 2014

In and for the county of CLARK
Nevada

My commission expires OCTOBER 21, 2014

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 20th, 2012, 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 fully executed, CONSENT ORDER TO CEASE AND DESIST VIOLATING NRS 645B.400 AND TO PAY ADMINISTRATIVE FINE, COSTS AND ATTORNEYS FEES and the VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER, for RONSON FREEMAN, addressed as follows:

Jacqueline N. Walton, Esq.
Reisman Sorokac
8965 South Eastern Avenue, Suite 382
Las Vegas, NV 89123

Certified Receipt Number: 7009 2250 0001 8861 0982

DATED this 20th day of June, 2012

By: Susan Slack
Employee of the Division