

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:

TILA SOLUTIONS
Covered Service Provider License No. UNL,
and
TOM NIEMAN
Covered Service Provider License No. UNL,
Respondents.

Order No. 2012-6

FINAL ORDER

Issued and Entered,
This 6th day of September, 2012,
By James Westrin,
Commissioner

WHEREAS, the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "Division") served upon TILA Solutions and Tom Nieman (hereinafter, "Respondents"), on or about April 17, 2012, an Order to Cease and Desist, Imposing an Administrative Fine and Assessing Investigative Costs, and to File a Report (hereinafter, the "Order"), attached hereto as Exhibit A and incorporated herein by reference; and,

WHEREAS, said Order advised Respondents that Respondents were entitled to an administrative hearing to contest the entry of the Order, if Respondents made a written request for such hearing within twenty days of the entry Order; and,

WHEREAS, Respondents timely requested a hearing and this matter was heard by the State of Nevada, Department of Business and Industry, who issued its Decision and Order on August 13, 2012, attached hereto as Exhibit B and incorporated herein by reference, and good cause appearing.

NOW, THEREFORE, it is ORDERED that:

1. The Decision and Order issued by the State of Nevada, Department of Business and Industry and dated August 13, 2012 shall represent the Final Order of the Division upon the terms contained therein.

1 2. The Administrative Penalty imposed on Respondents in the amount of \$25,000.00 and
2 Investigative Costs assessed to Respondents in the amount of \$930.00 shall be and hereby are due and
3 payable upon the entry of the instant order.

4 IT IS SO ORDERED.

5 DIVISION OF MORTGAGE LENDING



7 James Westrin, Commissioner

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EXHIBIT “A”

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:)
TILA SOLUTIONS) Order No. 2012-6
Covered Service Provider License No. UNL,)
and)
TOM NIEMAN)
President)
Covered Service Provider License No. UNL,)
Respondents.)

ORDER TO CEASE AND DESIST,
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING INVESTIGATIVE COSTS,
ORDER TO FILE REPORT,
AND
NOTICE OF OPPORTUNITY FOR ADMINISTRATIVE HEARING

Issued and Entered,
This 17th day of April, 2012,
By James Westrin,
Commissioner

I.
ORDER TO CEASE AND DESIST VIOLATING NRS 645F.010 *et seq.*,
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING INVESTIGATIVE COSTS
and
ORDER TO FILE REPORT

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 645F of the Nevada Revised Statutes, NRS 645F.010 *et seq.*, and Chapter 645F of the Nevada Administrative Code, NAC 645F.001 *et seq.*, as amended by

1 Adopted Regulation of the Commissioner of Mortgage Lending, R052-09 (the "Regulation"), governing
2 the licensing and conduct of covered service providers in the State of Nevada; and,

3 The Commissioner having been vested with general supervisory power and control over all
4 covered service providers doing business in the State of Nevada pursuant to NRS 645F; and,

5 The Commissioner having been further vested with broad authority to conduct investigations to
6 determine whether any person has violated any provision of NRS 645F or the Regulation; and,

7 The Division of Mortgage Lending (the "Division") having initiated an internal investigation of
8 TILA SOLUTIONS, LLC ("TILA") with TOM NIEMAN ("NIEMAN") as president (collectively, the
9 "RESPONDENTS") after receiving information that RESPONDENTS may be engaged in activities or
10 practices that violate NRS 645F; and,

11 The Division having commenced an investigation pursuant to NAC 645F.001 *et seq.*, as
12 amended by § 63 of the Regulation, and determined that RESPONDENTS were engaged in activity
13 requiring licensure as a covered service provider pursuant to provisions of NRS 645F.010 *et seq.* and
14 NAC 645F.001 as amended by the Regulation; and,

15 The Division staff having reported the results of its investigation to the Commissioner; and,

16 The Commissioner, having reviewed the results of the investigation, made the following
17 FINDINGS OF FACT and CONCLUSIONS OF LAW from such investigation:

18 **Findings of Fact**

19 1. NAC 645F.001 *et seq.*, as amended by § 17 of the Regulation, provides as follows:

20 A person shall not advertise services as, provide any of the services of, act
21 as or conduct business as a covered service provider, foreclosure
22 consultant or loan modification consultant or otherwise engage in, carry
23 on or hold himself out as engaging in or carrying on the activities of a
24 covered service provider, foreclosure consultant or loan modification
25 consultant unless the person has a license as a covered service provider,
26 foreclosure consultant or loan modification consultant, as applicable,
27 issued pursuant to this chapter and chapter 645F of NRS.
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1 2. Pursuant to NRS 645F.310, "Covered Service" is defined to include, without limitation, all of
2 the following:

3 1. Financial counseling, including, without limitation, debt counseling
4 and budget counseling.

5 2. Receiving money for the purpose of distributing it to creditors in
6 payment or partial payment of any obligation secured by a mortgage or
7 other lien on a residence in foreclosure.

8 3. Contacting a creditor on behalf of a homeowner.

9 4. Arranging or attempting to arrange for an extension of the period
10 within which a homeowner may cure a default and reinstate an obligation
11 pursuant to a note, mortgage or deed of trust.

12 5. Arranging or attempting to arrange for any delay or postponement of
13 the time of a foreclosure sale of a residence in foreclosure.

14 6. Advising a homeowner regarding the filing of any document or
15 assisting in any manner in the preparation of any document for filing with
16 a bankruptcy court.

17 7. Giving any advice, explanation or instruction to a homeowner which
18 in any manner relates to the cure of a default in or the reinstatement of an
19 obligation secured by a mortgage or other lien on a residence, the full
20 satisfaction of the obligation, or the postponement or avoidance of a
21 foreclosure sale.

22 8. Arranging or conducting, or attempting to arrange or conduct, for a
23 homeowner any forensic loan audit or review or other audit or review of
24 loan documents.

25 9. Arranging or attempting to arrange for a homeowner the purchase by a
26 third party of the homeowner's mortgage loan.

1 10. Arranging or attempting to arrange for a homeowner a reduction of
2 the principal of the homeowner's mortgage loan when such a mortgage
3 loan is held by or serviced by a third party.

4 11. Providing the services of a loan modification consultant.

5 12. Providing the services of a foreclosure consultant.

6 [Emphasis added.]

7 3. On December 12, 2011, the Division commenced an investigation into RESPONDENTS'
8 business practices after viewing the RESPONDENTS' website, alerting the Division to possible
9 unlicensed activity. During the course of the investigation the Division determined the
10 RESPONDENTS are engaged in activity requiring licensure as an independent and associated covered
11 service provider, respectively, under NRS 645F. A review of the Division's records reveals that
12 RESPONDENTS are not currently and have never been licensed by the Commissioner as an
13 independent or associated covered service provider, pursuant to provisions of NRS 645F. The
14 investigation specifically revealed the following:

15 a. RESPONDENTS, operating out of a business location at 1489 W. Warm Springs Road,
16 Suite 110, in Henderson, Nevada, are advertising services to Nevada homeowners offering "forensic
17 loan document reviews", "securitization audits", "robo signing audits", and other covered services
18 claiming to assist a homeowner to prevent foreclosure.

19 b. RESPONDENTS operate a website, located at www.tila-now.com, on which
20 RESPONDENTS offer to perform "forensic loan audits", "securitization audits", and "robo signing
21 audits" for homeowners and other covered services claiming to assist a homeowner to prevent
22 foreclosure. RESPONDENTS' website at <http://www.tila-now.com/faq/> solicits homeowners with the
23 following claims:

24 **"How do I know if I need a Forensic Loan Audit?"**

25 If you have any of the signs of a predatory loan, you need a forensic loan
26 audit. If your lender has refused to modify your loan, you need a forensic
27 loan audit. If you are still current and the lender says he won't modify
28 your loan until you miss payments, you need a forensic loan audit. If you
got your loan in the past decade, you need a forensic loan audit."

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“How do I know if I should get a Securitization Audit?”

If your lender has turned you down for a loan modification and started foreclosure on you, then in light of the robo-signing scandal and the securitization scandal, you should safely assume that you need to get a securitization audit. Lenders do not stop foreclosures unless you can prove to them they are the ones guilty of violating the law. The Securitization Audit is the audit that shows this.

If your loan has been sold, or if you got your loan in the past decade, those are also two excellent signs that you need a securitization audit. If MERS appears anywhere on your foreclosure or pre-foreclosure documents, then you need a securitization audit.”

“Can I really put an end to foreclosure proceedings?”

Yes you can. Tila Solutions has found that when you combine the Forensic Loan Audit or the Securitization Audit with the negotiations, the lenders will change their spots and finally look at the solutions to keeping you in your home.”

“What’s the best way for me to stop foreclosure?”

Contact us. If you believe you face the threat of foreclosure contact us immediately. Our staff will give you immediate attention to protect your home and family. Our goal is to prevent foreclosure through effective solutions that work for you. We strive to give you more than a quick fix; you’ll get a lasting solution to your unique circumstances so you never have to face foreclosure again.”

“My lender says that I should not have to pay for services provided by the authorized third party until the work has been completed. Why do you charge a fee?”

Many states have now been pressured (mostly by lender influence) to pass laws that require homeowners loan modification fees be billed at the end of the service. We do not conduct loan modification services and the loan mod attorneys that we can refer you to will be in compliance with the billing or fee requirements of their state.

We are an audit company, providing an investigation into your loan. We will require a partial payment to begin. Audits are costly to conduct, and we must ensure that you receive the highest quality service that we can provide to you.”

1 c. Prior to conducting a “forensic loan audit”, “securitization audit”, or “robo signing audit”
2 for a homeowner or providing other covered services to assist a homeowner to prevent foreclosure,
3 RESPONDENTS charge homeowners an advance fee in the amount of \$1,450.00. If the homeowner
4 provides RESPONDENTS with their mortgage note, deed of trust or mortgage, current mortgage
5 statement, and any foreclosure documents that may have been served on the homeowner,
6 RESPONDENT decreases its advance fee to \$1,150.00. In addition, RESPONDENT offers a payment
7 option to homeowners whereby the homeowner agrees to pay half of the fee up-front and pay the
8 remaining balance within 30 days.

9 4. NAC 645F.001 *et seq.*, as amended by § 108(1)-(3) of the Regulation, vests in the
10 Commissioner the authority to order a person engaging in activity in violation of NRS 645F or the
11 Regulation to immediately cease and desist from engaging in the activity.

12 5. NRS 645F.410(1) grants the Commissioner the authority to impose an administrative penalty of
13 not more than \$25,000 on any person licensed or required to be licensed pursuant to provisions of NRS
14 645F who violates any provisions of this chapter or any regulation adopted pursuant thereto or any other
15 applicable law.

16 6. NRS 645F.396(3) and NRS 645F.291 grant the Commissioner the authority to inspect and audit
17 all records of a person engaging in covered service activity and to order a person to produce books,
18 records or papers to the commissioner that the commissioner considers necessary for the proper
19 supervision and enforcement of NRS 645F.

20 7. Any finding of fact that may be deemed a conclusion of law shall be so construed.

21 **Conclusions of Law**

22 8. It is a violation of NAC 645F.001 *et seq.*, as amended by § 17 and § 102 of the Regulation, for a
23 person to advertise, engage in, or otherwise carry on or hold oneself out as engaging in or carrying on
24 the activities of a covered service provider without first obtaining a license under provisions of NRS
25 645F and NAC 645F.

26 9. By offering, soliciting or advertising to perform a “forensic loan audit”, “securitization audit”, or
27 “robo signing audit” for a homeowner or to provide assistance to homeowners to stop foreclosure,
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1 RESPONDENTS have advertised, engaged in, or otherwise held themselves out as covered service
2 providers, in violation of NAC 645F.001 et seq., as amended by § 17 and § 102 of the Regulation.

3 10. The Commissioner is authorized pursuant to NAC 645F.001 *et seq.*, as amended by § 108 the
4 Regulation, to order a person to cease and desist from engaging in any activity that violates any
5 provision of NRS 645F.

6 11. The Commissioner is authorized pursuant to NRS 645F.410(1) to impose an administrative
7 penalty of not more than \$25,000 on any person licensed or required to be licensed as a covered service
8 provider who violates any provisions of this chapter or any regulation adopted pursuant thereto or any
9 other applicable law.

10 12. The Commissioner is authorized pursuant to NRS 645F.396(3) and NRS 645F.291 to inspect
11 and audit all records of a person engaging in covered service activity and to order a person to produce
12 books, records or papers to the commissioner that the commissioner considers necessary for the proper
13 supervision and enforcement of NRS 645F.

14 13. Any conclusion of law that may be deemed a finding of fact shall be so construed.

15 **Order**

16 The Commissioner having formed the opinion based upon the foregoing that RESPONDENTS
17 are engaged in unlicensed activity in violation of NRS 645F and NAC 645F, and concluded and
18 determined that RESPONDENTS should be ordered to: 1) cease and desist from engaging in any
19 activity requiring licensure under NRS 645F, 2) pay an administrative fine, 3) pay the Division's
20 investigative costs, and 4) produce and submit records to the Division.

21 NOW, THEREFORE, IT IS ORDERED that RESPONDENTS shall immediately CEASE AND
22 DESIST from advertising, engaging in, or otherwise carrying on or holding themselves out as engaging
23 in or carrying on the activities of a covered service provider requiring licensure under NRS 645F in the
24 State of Nevada.

25 IT IS FURTHER ORDERED that an ADMINISTRATIVE FINE in the amount of Twenty-Five
26 Thousand Dollars and No Cents (\$25,000.00) shall be and hereby is imposed, jointly and severally, on
27 RESPONDENTS, in accordance with NRS 645F.410. The ADMINISTRATIVE FINE shall be due and
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1 payable on the 30th day following the effective date of this order and shall be tendered to the Division in
2 accordance with the attached wire transfer instructions.

3 IT IS FURTHER ORDERED that RESPONDENTS shall be and hereby are, jointly and
4 severally, assessed the Division's INVESTIGATIVE COSTS in the amount of Nine Hundred Thirty
5 Dollars and No Cents (\$930.00), in accordance with NRS 622.400. INVESTIGATIVE COSTS shall be
6 due and payable on the 30th day following the effective date of this order and shall be tendered to the
7 Division in accordance with the attached wire transfer instructions.

8 IT IS FURTHER ORDERED that within five (5) calendar days of the effective date of this
9 ORDER, RESPONDENTS shall produce and submit to the Division a record identifying each Nevada
10 homeowner that RESPONDENTS have provided "forensic loan audit", "securitization audit", or "robo
11 signing audit" services to, or otherwise contracted with for the purposes of providing assistance to save
12 the homeowners home from foreclosure, since July 1, 2011. The record produced shall, at a minimum,
13 provide: 1) the name, address, and home and mobile telephone number of each Nevada homeowner that
14 paid RESPONDENTS an advance fee or entered into the Agreement with RESPONDENTS since
15 July 1, 2011 to present; 2) the date(s) that RESPONDENTS had contact with the Nevada homeowner
16 and description of the nature of such contact(s); and 3) the amount of compensation that each Nevada
17 homeowner paid to RESPONDENTS and the date upon which it was paid. The REPORT shall be
18 delivered to the Division in electronic format by electronic mail to Tony Frascarelli, Chief Compliance
19 Investigator at tfrascarelli@mld.nv.gov.

20 IT IS FURTHER ORDERED that an administrative hearing shall be scheduled in this matter
21 only if RESPONDENTS timely request an administrative hearing in accordance with the instructions
22 set forth in Section II of this ORDER entitled Notice of Opportunity for an Administrative Hearing. If
23 no administrative hearing is requested within 20 calendar days of the effective date of this ORDER,
24 RESPONDENTS shall be deemed to have waived and relinquished the right to an administrative
25 hearing in this matter and a FINAL ORDER shall be issued in this matter.

26 IT IS FURTHER ORDERED that this Order shall be and is effective and enforceable on the
27 date that it is issued, as shown in the caption hereof.

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IT IS FURTHER ORDERED that this Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.

IT IS FURTHER ORDERED that 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 provisions of NRS 645F and NAC 645F and to protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING



JAMES WESTRIN
COMMISSIONER

1 II.

2 NOTICE OF OPPORTUNITY FOR AN ADMINISTRATIVE HEARING

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4 NAC 645F.001 et seq., as amended by § 108(4)-(5) of the Regulation, provides as follows:

5 (4) Not later than 20 calendar days after receiving an order pursuant to
6 this section, the person who receives the order may file a verified petition
7 with the Commissioner to request a hearing. Upon receipt of the verified
8 petition, the Commissioner may, for good cause shown, suspend the order
9 pending the hearing. The Commissioner will hold the hearing on a date
10 not later than 30 calendar days after the date the petition is filed unless the
11 Commissioner and the person agree to another date. The order to cease
12 and desist is rescinded if the Commissioner fails to:

13 (a) Hold a hearing:

14 (1) Not later than 30 calendar days after the petition is filed; or

15 (2) On a date agreed to by the Commissioner and the person; or

16 (b) Render a written decision within 45 days after the hearing is
17 concluded.

18 (5) The decision of the Commissioner after a hearing is a final decision of
19 the Commissioner for the purposes of judicial review. [Emphasis added.]

20 NAC 645F.001 et seq., as amended by § 113 of the Regulation, provides as follows:

21 1. If the Commissioner enters an order taking any disciplinary action
22 against a person, denying a person's application for a license, denying a
23 provider the right to teach approved courses, denying the approval of a
24 provider's course or denying the right of an instructor of a provider to
25 teach an approved course or approved courses, the Commissioner will
26 cause a written notice of the order to be served personally or sent by
27 certified mail or telegram to the person.

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2. Unless a hearing has already been conducted concerning the matter, the person, upon application, is entitled to a hearing. If the person does not make such an application within 20 days after the date of the initial order, the Commissioner will enter a final order concerning the matter.

3. A person may appeal a final order of the Commissioner taking any disciplinary action against the person in accordance with the provisions of chapter 233B of NRS that apply to a contested case. [Emphasis added.]

If you wish to exercise your right to an opportunity for an administrative hearing, within 20 calendar days after the date of this Order, you must file a verified petition with the Commissioner to request a hearing. The verified petition requesting a hearing must be delivered to:

Division of Mortgage Lending
Attn. Susan Slack
7220 Bermuda Road, Suite A
Las Vegas, Nevada 89119

If you fail to timely file a verified petition to request a hearing, your right to a hearing to contest this matter will be deemed waived and relinquished.

EXHIBIT “B”

1 **IN THE STATE OF NEVADA**
2 **DEPARTMENT OF BUSINESS AND INDUSTRY**

3 In the Matter of:

4 TILA SOLUTIONS

5 and

6 TOM NIEMAN,

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8 Respondents.

DECISION AND ORDER

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11 **ISSUE**

12 The issue before this office is whether TILA SOLUTIONS and TOM NIEMAN
13 (hereinafter "Respondents") engaged in activities requiring licensure as a "covered service
14 provider" pursuant to Chapter 645 of the Nevada Revised Statutes and regulations adopted
15 thereunder.

16 **JURISDICTION**

17 This matter is properly before this office. TILA, LLC is incorporated in the State of
18 Nevada with the Secretary of State and at all times relevant conducted business from its
19 offices in Henderson, Nevada. The Mortgage Lending Division of the Department of Business
20 and Industry ("Division") is responsible for administering and enforcing the provisions of
21 Chapter 645F of the Nevada Revised Statutes, subject to administrative supervision by the
22 Director of the Department of Business and Industry. *Nev. Rev. Stat. § 645F.250*. The facts
23 and circumstances giving rise to the instant proceedings are based on alleged violations of
24 Chapter 645F of the Nevada Revised Statutes and Nevada Administrative Code, respectively,
25 occurring within the State of Nevada.

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DECISION

Based on the Findings of Fact and Conclusions of Law set forth herein, the Respondents, TILA SOLUTIONS and TOM NIEMAN, unlawfully engaged in activities as a "covered service provider" when they advertised and held themselves out as such without first obtaining the proper licensing from the Mortgage Lending Division of the Department of Business & Industry.

FACTS

The Respondents conduct business at 1489 W. Warm Springs Road in Henderson, Nevada. When the Division received an inquiry as to the Respondent's licensing status from a member of the public who had been solicited by the Respondents, the Division inquired into the advertisements and business activities of the Respondents. Upon verification that the Respondents' business activities were subject to licensing, the Division undertook to bring the Respondents into voluntary compliance. When these efforts proved unfruitful, the Division commenced formal enforcement action against the Respondents, giving rise to the instant proceedings.

The Respondents were sent a Notice of Hearing in this matter, through certified mail, affording them the opportunity to appear and contest the Division's orders to cease and desist and to pay an administrative fine and investigative costs. While records indicate the Respondent received the hearing notices sent, no one appeared at the administrative hearing on the Respondent's behalf.

On the evening prior to the date set for the hearing in this matter, the Division's counsel received an electronic mail from Joy O'Coma, President of TILA, LLC. Ms. O'Coma stated in her message, "I am not making the hearing as scheduled." There was no expressly stated request for a continuance nor can such a request reasonably be inferred from the message.

From their business location in Henderson, Nevada, the Respondents advertise services to homeowners offering "forensic loan document reviews", "securitization audits", "robo signing audits", and other services claiming to assist homeowners in preventing

1 foreclosure. Respondents also operate a website, located on the Internet at <http://www.tila->
2 [now.com](http://www.tila-now.com), which also offers these services. As of this date, this website is still accessible.

3 For the aforementioned services, the Respondents charge an advance fee of one
4 thousand four hundred and fifty dollars (\$1,450.00). This amount can be decreased to one
5 thousand one hundred and fifty dollars (\$1,150) if the homeowners provide the Respondent
6 with certain documents, such as a mortgage note, deed of trust or mortgage, current
7 mortgage statement and any foreclosure documents served on the homeowner.

8 The Respondents are not licensed by the Division to provide the aforementioned
9 services. Further, the Respondents have not previously been licensed by the Division to
10 perform such services nor have they received an exemption from these licensing
11 requirements.

12 **CONCLUSIONS OF LAW**

13 A "covered service" includes, without limitation, "arranging or conducting, or attempting
14 to arrange or conduct, for a homeowner any forensic loan audit or review or other audit or
15 review of loan documents." *Nev. Rev. Stat. § 645F.310(8)*. The Commissioner of Mortgage
16 Lending is tasked with adopting regulations for the licensing of "A person who performs any
17 covered service for compensation." *Nev. Rev. Stat. § 645F.390(1)(a)*. Accordingly, the
18 Commissioner has promulgated administrative regulations prohibiting persons from operating
19 as a "covered service provider" in this State "unless the person has a license." *Nev. Admin.*
20 *Code § 645F.200*. Finally, *Nev. Admin. Code § 645F.800* provides:

21
22 It is unlawful for any person to provide or offer to provide any of the services of a
23 covered service provider, foreclosure consultant or loan modification consultant
24 or otherwise to engage in, carry on or hold himself or herself out as engaging in
25 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 the person:

- 26 1. Is exempt from the provisions of this chapter and chapter 645F of
NRS; and
- 27 2. Complies with the requirements for that exemption.

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1 In this case, the Respondents violated NAC §645F.200 and NAC §645F.800 in
2 operating as a "covered service provider" without the necessary licensing to lawfully do so.
3 Specifically, when the Respondents posted information to its Internet website stating that it
4 could perform for homeowners "forensic loan document reviews", "securitization audits", "robo
5 signing audits", and other such services claiming to assist homeowners in preventing
6 foreclosure, they both advertised and held themselves "out as engaging in or carrying on the
7 business of a covered service provider." Because the Respondents did so without a license or
8 an exemption therefrom, such constituted violations of Nev. Admin. Code §§ 645F.200 and
9 645F.800.

10 Where a person engages in an activity in violation of the aforementioned statutory and
11 regulatory provisions, the Commissioner of Mortgage Lending may issue an order to the
12 person directing them to "cease and desist from engaging in the activity." *Nev. Admin. Code §*
13 *645F.850(1)*. Further, the Commissioner "may, after giving notice and opportunity to be heard,
14 impose an administrative penalty of not more than \$25,000 on any person licensed or
15 required to be licensed." *Nev. Rev. Stat. § 645F.410*.

16 Here, the Commissioner of Mortgage Lending issued an order to the Respondents on
17 April 17, 2012 ordering them to cease and desist from engaging in any activity requiring
18 licensure pursuant to Chapter 645F of the Nevada Revised Statutes; pay an administrative
19 penalty of twenty-five thousand dollars (\$25,000.00); pay the Division's investigative costs of
20 nine-hundred thirty dollars (\$930.00); and submit certain records to the Division sufficient to
21 enable the Division to identify homeowners to which the Respondents provided covered
22 services or with whom the Respondents entered into contracts to do the same. In sum, the
23 sanctions imposed and remedies ordered were consistent with the Division's statutory powers
24 and responsibilities under the circumstances.

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1 Lastly, concerning the "Effect of failure to appear," NRS 622A.350(1), provides that:

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3 If a party fails to appear at a scheduled hearing and a continuance has not been
4 scheduled or granted, any party who is present at the hearing may make an
5 offer of proof that the absent party was given sufficient legal notice. Upon a
6 determination by the regulatory body or hearing panel or officer that the absent
7 party was given sufficient legal notice, the regulatory body or hearing panel or
8 officer may proceed to consider and dispose of the case without the
9 participation of the absent party.

10 In this case, the Division, through its counsel, impliedly offered proof that the
11 Respondents were "given sufficient legal notice" of the proceedings. (See Hearing Transcript,
12 p. 8). Further, the hearing file indicates that notice of the proceedings was sent to the
13 Respondents via certified mail service on June 18, 2012 and received by the same on June
14 19, 2012. Since the Respondents, the absent party, were given sufficient legal notice of the
15 proceedings and failed to appear, the undersigned proceeded to consider and dispose of the
16 case without their participation.

17 **ORDER**


18 Based on the foregoing findings of fact and conclusions of law, and with good cause
19 appearing therefor, it is hereby ORDERED:

- 20
- 21 1. Respondents shall immediately cease and desist from advertising, engaging in or
22 otherwise carrying on or holding themselves out as engaging in the activities of a
23 covered service provider.
 - 24 2. The Respondents, jointly and severally, are hereby assessed an administrative
25 penalty in the amount of twenty-five thousand dollars (\$25,000).
 - 26 3. The Respondents shall immediately prepare and submit to the Division information
27 sufficient to identify all persons in Nevada that Respondents have either provided or
28 contracted to provide "forensic loan document reviews", "securitization audits",
"robo signing audits", and other such services purportedly to assist homeowners in
preventing foreclosure.

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4. Respondents, jointly and severally, are hereby assessed the Division's investigative costs in this matter totaling nine hundred thirty dollars (\$930.00).

SO ORDERED THIS 13th Day of August, 2012.

STATE OF NEVADA
DEPARTMENT OF BUSINESS & INDUSTRY
By: 
TERRY JOHNSON, ESQ.
Director

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CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry and that on August 13th, 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 **NOTICE OF HEARING**, addressed as follows:

TILA Solutions, LLC.
Tom Nieman
1489 West Warm Springs Road
Suite 110
Henderson, Nevada 89014

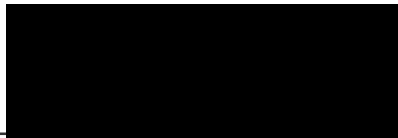
VIA INTEROFFICE MAIL TO:

Office of the Attorney General
Kali Miller, Deputy Attorney General
555 E. Washington Avenue
Suite 3900
Las Vegas, Nevada 89101

Division of Mortgage Lending
James Westrin, Commissioner
7220 Bermuda Road
Suite A
Las Vegas, Nevada 89119

DATED this 13th Day of August, 2012.

By: _____



CARRIE FOLEY
Executive Assistant to the Director
702-486-2755