

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.

ROBERT B. COOMER,
Mortgage Agent License No. 24789.
Respondent.

Order No. 2012-23

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

Issued and Entered,
This 18th day of October, 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,

1 ROBERT B. COOMER (“RESPONDENT”) having been employed by JFK Financial, Inc.
2 (“JFK”); and,

3 RESPONDENT having been required to be licensed with the Division of Mortgage Lending (the
4 “Division”) as a mortgage agent pursuant to NRS 645B at all times relevant to this matter and,
5 therefore, subject to the jurisdiction of the Commissioner; and,

6 The Division having conducted an examination of JFK’s books, records, accounts and business
7 practices, pursuant to NRS 645B.060, beginning on March 4, 2011 and concluding on May 2, 2011;
8 and,

9 The Division’s examination having revealed that RESPONDENT had engaged in or was
10 engaging in conduct that violated provisions of NRS 645B.010 *et seq.* Specifically, the Division’s
11 examination revealed that RESPONDENT engaged in conduct that violated NRS 645B.400, because,
12 while employed by JFK, the RESPONDENT acted as a mortgage agent of JFK and originated at least
13 eight mortgage loans for JFK without being licensed as a mortgage agent; and,

14 RESPONDENT having been served on or about September 11, 2012 with a Notice of
15 Opportunity to Show Compliance providing RESPONDENT with a notice of facts or conduct which
16 warrant disciplinary action against RESPONDENT’S license, in accordance with NRS 233B.127.

17 RESPONDENT and Division staff having discussed the alleged violations at an informal
18 opportunity to show compliance conference on September 25, 2012, and, from discussions at that
19 informal conference determined to resolve this matter pursuant to the following terms:

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

22 2. RESPONDENT agrees to pay an ADMINISTRATIVE FINE in the amount of Four
23 Thousand Dollars and No Cents (\$4,000.00), pursuant to NRS 645B.670(1);

24 3. RESPONDENT agrees to pay to the Division, in accordance with NRS 622.400 and
25 upon the entry of this order, the Division’s administrative costs and other costs in the amount of Four
26 Hundred Eighty Dollars and No Cents (\$480.00); and,

27 RESPONDENT having knowingly and voluntarily affixed his signature to the attached
28 VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by this reference,

1 has consented to the issuance of this CONSENT ORDER TO CEASE AND DESIST FROM
2 VIOLATING NRS 645B.400 and ORDER TO PAY ADMINISTRATIVE FINE, AND COSTS (the
3 "Order") with the intent to be legally bound hereby, and has waived and relinquished any and all rights
4 that RESPONDENT may now or hereafter have to an administrative hearing in this matter or to judicial
5 review of, or otherwise challenge or contest, the entry of this Order; and,

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

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

10 NOW, THEREFORE, IT IS HEREBY ORDERED that:

- 11 1. RESPONDENT shall CEASE AND DESIST from violating NRS 645B.400.
- 12 2. RESPONDENT shall pay the Division, upon the entry of this order, an Administrative
13 Fine in the amount of Four Thousand Dollars and No Cents (\$4,000.00).
- 14 3. RESPONDENT shall pay to the Division, upon the entry of this order, the Division's
15 administrative and other costs in the amount of Four Hundred Eighty Dollars and No Cents (\$480.00).
- 16 4. This Order shall be and is effective and enforceable on the date that it is issued, as shown
17 in the caption hereof.
- 18 5. This Order shall remain effective and enforceable until terminated, modified, set aside,
19 or suspended in writing by the Commissioner.
- 20 6. The Commissioner specifically retains jurisdiction over the matters contained herein and
21 has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to
22 enforce the provisions of NRS 645B.010 et seq. and protect the public.

23 IT IS SO ORDERED.

24
25 DIVISION OF MORTGAGE LENDING

26
27 By 
28 JAMES WESTRIN, COMMISSIONER