

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

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,  
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v.

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

VOLUNTARY CONSENT TO ENTRY OF  
COMMISSIONER'S ORDER

By affixing my signature hereto, I, ROBERT B. COOMER, 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, AND COSTS, (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,

1 and forever discharges the State of Nevada, the Department of Business and Industry of the State of  
2 Nevada, the Division, and each of their members, agents, attorneys (including any and all employees of  
3 the Nevada Attorney General), and employees in their individual and representative capacities, from any  
4 and all manner of actions, causes of action, suits, debts, judgments, executions, claims, and demands  
5 whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have, or  
6 claim to have against any or all of the persons or entities named in this section, arising out of or by  
7 reason of the Division's 2011 examination of the JFK, and all other matters relating thereto.

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

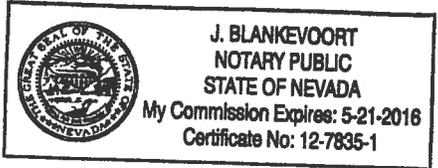
16         10/8/12

17 Dated



Robert B. Coomer

18 Subscribed and sworn to before me on this 8<sup>th</sup> day of October, 2012.





Notary Public  
In and for the county of Clark  
Nevada  
My commission expires 5/21/16

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 October 19<sup>th</sup>, 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, CONSENT ORDER TO CEASE AND DESIST VIOLATING NRS 645B.400 AND TO PAY ADMINISTRATIVE FINE, AND COSTS and the VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER, for ROBERT B. COOMER, addressed as follows:

Robert B. Coomer  
JFK Financial  
8985 South Eastern Avenue, Suite 325  
Las Vegas, NV 89123

Certified Receipt Number: 7009 2250 0001 8861 1460

DATED this 18<sup>th</sup> day of October, 2012

By: Susan Slack  
Employee of the Division