

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:

HANAMICHI S. MITZOI  
A/K/A HANAMICHI SACURAGUI MITZUI-PAZ,  
Covered Service Provider License No.: UNL  
Associated Covered Service Provider License No.: UNL

Respondent.

Order No. 2014-01  
Case No. 2013-08

FINAL ORDER  
TO CEASE AND DESIST,  
MAKE RESTITUTION,  
AND IMPOSING AN ADMINISTRATIVE FINE AND ADMINISTRATIVE COSTS

Issued and Entered,  
This 26th day of March, 2014,  
By James Westrin,  
Commissioner

**WHEREAS**, the Commissioner by the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") is statutorily charged with the responsibility and authority to administer and enforce Chapter 645F of the Nevada Revised Statutes, NRS 645F.010 *et seq.* (the "Act"), and Chapter 645F of the Nevada Administrative Code, NAC 645F.005 *et seq.* (the "Regulation") governing the licensing and conduct of covered service providers in the State of Nevada; and,

**WHEREAS**, on or about January 13, 2014, the Commissioner issued to Respondent an ORDER TO CEASE AND DESIST, ORDER TO MAKE RESTITUTION, ORDER IMPOSING AN ADMINISTRATIVE FINE AND ADMINISTRATIVE COSTS, AND NOTICE OF OPPORTUNITY

1 FOR ADMINISTRATIVE HEARING (the "Order") attached hereto as Exhibit 1 and incorporated  
2 herein by this reference; and,

3 **WHEREAS**, on or about February 6, 2014, the Order was served on Respondent by certified  
4 mail receipt requested (Article No. 7009 2250 0001 8859 4008) and by First Class U.S. Mail; and,

5 **WHEREAS**, the Order advised Respondent that Respondent was entitled to an administrative  
6 hearing in this matter if Respondent filed a written request for a hearing within 20 days of receipt of the  
7 Order; and,

8 **WHEREAS**, Respondent failed to file a written request for a hearing within 20 days of receipt  
9 of the Order, as required by Chapter 645F of the NAC, specifically NAC 645F.850.

10 NOW, THEREFORE, based upon the factual findings set forth above and the files and records  
11 of the Division of Mortgage Lending, **IT IS HEREBY ORDERED THAT:**

12 1. The findings of fact and conclusions of law set forth in the Order shall be and hereby are  
13 found to be true and correct.

14 2. A FINAL ORDER TO CEASE AND DESIST, TO MAKE RESTITUTION, AND  
15 IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING ADMINISTRATIVE COSTS, shall be  
16 and hereby is issued and entered against Respondent. FORTHWITH, Respondent shall:

- 17 a. CEASE AND DESIST from engaging in any activity requiring licensure under the  
18 Act or the Regulation; and
- 19 b. MAKE RESTITUTION to Complainant FG in the amount of \$2,525.50, as set forth  
20 in the Order; and
- 21 c. Pay to the Division an ADMINISTRATIVE FINE in the amount of \$25,000.00, as  
22 set forth in the Order; and
- 23 d. Pay to the Division the Division's ADMINISTRATIVE COSTS in the amount of  
24 \$1,260.00, as set forth in the Order.

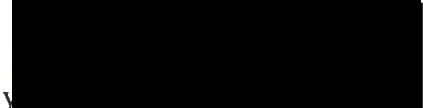
25 3. This Final Order shall be and is effective on the date as issued and entered, as shown in the  
26 caption hereof.

27 4. This Final Order shall remain in effect and fully enforceable until terminated, modified, or  
28 set aside, in writing, by the Commissioner.

1           5. The Commissioner specifically retains jurisdiction of the matter(s) contained herein to issue  
2 such further order or orders as he may deem just, necessary, or appropriate so as to assure compliance  
3 with the law and protect the interest of the public.  
4

5           **IT IS SO ORDERED.**  
6  
7

8                                   DIVISION OF MORTGAGE LENDING  
9



10           By \_\_\_\_\_

11                                   JAMES WESTRIN,  
12                                   COMMISSIONER

13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

# **EXHIBIT “1”**

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:

HANAMICHI S. MITZOI

A/K/A HANAMICHI SACURAGUI MITZUI-PAZ,

Covered Service Provider License No.: UNL

Associated Covered Service Provider License No.: UNL

Respondent.

Order No. 2014-01

Case No. 2013-08

ORDER TO CEASE AND DESIST,  
ORDER TO MAKE RESTITUTION,  
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ADMINISTRATIVE COSTS,  
AND  
NOTICE OF OPPORTUNITY FOR HEARING

Issued and Entered,  
This 13th day of January, 2014,  
By James Westrin,  
Commissioner

I.  
ORDER TO CEASE AND DESIST VIOLATING NRS 645F.010 *et seq.*,  
ORDER TO MAKE RESTITUTION,  
and  
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ADMINISTRATIVE COSTS

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.005 *et seq.*, governing the licensing and conduct of covered service providers in the State of Nevada; and,

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

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

5 The Division of Mortgage Lending (the "Division") having received a complaint against  
6 HANAMICHI S. MITZOI A/K/A HANAMICHI SACURAGUI MITZUI-PAZ ("RESPONDENT"),  
7 alleging that RESPONDENT was engaged in activities requiring licensure as a covered service provider  
8 pursuant to the provisions of NRS 645F.010 *et seq.*; and,

9 The Division having commenced an investigation pursuant to NAC 645F.440 and during such  
10 investigation determined that RESPONDENT was engaged in activity requiring licensure as a covered  
11 service provider pursuant to provisions of NRS 645F.010 *et seq.* and NAC 645F.005 *et seq.*; and,

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

13 The Commissioner having reviewed the results of the investigation and made the following  
14 FINDINGS OF FACT and CONCLUSION OF LAW:

15 **Findings of Fact**

16 1. NAC 645F.200 provides as follows:

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

25 2. Pursuant to NRS 645F.310, "Covered Service" is defined to include, without limitation,  
26 all of the following:

27 1. Financial counseling, including, without limitation, debt counseling  
28 and budget counseling.

2. Receiving money for the purpose of distributing it to creditors in payment or partial payment of any obligation secured by a mortgage or other lien on a residence in foreclosure.
3. Contacting a creditor on behalf of a homeowner.
4. Arranging or attempting to arrange for an extension of the period within which a homeowner may cure a default and reinstate an obligation pursuant to a note, mortgage or deed of trust.
5. Arranging or attempting to arrange for any delay or postponement of the time of a foreclosure sale of a residence in foreclosure.
6. Advising a homeowner regarding the filing of any document or assisting in any manner in the preparation of any document for filing with a bankruptcy court.
7. Giving any advice, explanation or instruction to a homeowner which in any manner relates to the cure of a default in or the reinstatement of an obligation secured by a mortgage or other lien on a residence, the full satisfaction of the obligation, or the postponement or avoidance of a foreclosure sale.
8. Arranging or conducting, or attempting to arrange or conduct, for a homeowner any forensic loan audit or review or other audit or review of loan documents.
9. Arranging or attempting to arrange for a homeowner the purchase by a third party of the homeowner's mortgage loan.
10. Arranging or attempting to arrange for a homeowner a reduction of the principal of the homeowner's mortgage loan when such a mortgage loan is held by or serviced by a third party.
11. Providing the services of a loan modification consultant.
12. Providing the services of a foreclosure consultant.

3. NAC 645F.800 provides as follows:

1 It is unlawful for any person to provide or offer to provide any of the  
2 services of a covered service provider, foreclosure consultant or loan  
3 modification consultant or otherwise to engage in, carry on or hold himself  
4 or herself out as engaging in or carrying on the business of a covered  
5 service provider, foreclosure consultant or loan modification consultant  
6 without first obtaining the applicable license issued pursuant to this  
7 chapter and chapter 645F of NRS, unless the person:

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

11 4. On October 18, 2012, the Division received a complaint from FG (“Complainant FG”)  
12 against RESPONDENT and the Division immediately commenced an investigation into  
13 RESPONDENT’S business practices. During the course of the investigation the Division determined  
14 that the RESPONDENT was actively engaged in activity requiring licensure as an independent and  
15 associated covered service provider, respectively, under NRS 645F. A review of the Division’s records  
16 reveals that RESPONDENT is not currently and has never been licensed by the Commissioner as an  
17 independent or associated covered service provider, pursuant to the provisions of NRS 645F. The  
18 investigation specifically revealed the following:

19 a. RESPONDENT was operating out of a business location at 3838 Raymert Drive, Las  
20 Vegas, Nevada 89121, using the name of his previous employer, as disclosed by the RESPONDENT in  
21 correspondence dated December 6, 2012.

22 b. RESPONDENT was contacted by Complainant FG in December 2011 seeking assistance  
23 in obtaining a loan modification and entered into a verbal agreement with Complainant HD to provide  
24 loan modification and other covered services pursuant to NRS Chapter 645F.

25 c. In connection with this agreement, RESPONDENT charged \$3,000.00 for the services  
26 being provided and collected \$2,525.25 from Complainant FG from approximately December 2011 to  
27 April 2012 for covered services.



1 d. RESPONDENT collected cash payments on December 22, 2011 and April 4, 2012, in  
2 the amounts of \$300.00 and \$200.00, respectively. An additional \$2,025.50 was collected from  
3 Complainant FG. RESPONDENT collected these funds in the form of a series of blank money orders  
4 that Complainant FG brought to RESPONDENT with the understanding and belief that  
5 RESPONDENTS would send these money orders to Complainant FG's loan servicer, Aurora, on behalf  
6 of Complainant FG. Upon receipt of these blank money orders, RESPONDENT inserted the name of  
7 Aurora as the payee and provided copies to Complainant FG, who believed that the money orders were  
8 being sent to Aurora on his behalf. However, these money orders were never sent to Aurora on behalf  
9 of Complainant FG as payment or partial payment of their obligation secured by a mortgage in  
10 foreclosure. In fact, receipts obtained for the cashed money orders reveal that the money orders were  
11 actually made payable to the RESPONDENT, or in two cases, individuals the RESPONDENT owed  
12 money, and were converted for RESPONDENT'S own use.

13 e. As a result of the unlicensed activity of RESPONDENT in violation of NRS 645F,  
14 Complainant FG suffered direct economic harm in the amount of \$2,525.50.

15 5. NAC 645F.850 vests in the Commissioner the authority to order a person engaging in  
16 activity in violation of NRS 645F or the Regulation to immediately cease and desist from engaging in  
17 the activity.

18 6. NAC 645.835(2) vests in the Commissioner the authority to order a person who engages  
19 in an activity for which licensure is required under NRS 645F to pay restitution to any person who has  
20 suffered an economic loss as a result of a violation of the provisions of the chapter.

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

#### 25 Conclusions of Law

26 8. It is a violation of NAC 645F.200 for a person to advertise, engage in, or otherwise carry  
27 on or hold oneself out as engaging in or carrying on the activities of a covered service provider without  
28 first obtaining a license under provisions of NRS 645F and NAC 645F.



1 COSTS shall be due and payable on the 30<sup>th</sup> day following the effective date of this order and shall be  
2 tendered to the Division in accordance with the attached wire transfer instructions.

3 IT IS FURTHER ORDERED that an administrative hearing shall be scheduled in this matter  
4 only if RESPONDENT timely requests an administrative hearing in accordance with the instructions set  
5 forth in Section II of this ORDER entitled Notice of Opportunity for an Administrative Hearing. If no  
6 administrative hearing is requested within 20 calendar days of the effective date of this ORDER,  
7 RESPONDENT shall be deemed to have waived and relinquished the right to an administrative hearing  
8 in this matter and a FINAL ORDER shall be issued.

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

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

13 IT IS FURTHER ORDERED that the Commissioner specifically retains jurisdiction over the  
14 matters contained herein and has the authority to issue such further order(s) as he shall deem just,  
15 necessary, and appropriate to enforce NRS 645F and NAC 645F and protect the public.

16  
17 IT IS SO ORDERED.  
18  
19

20 DIVISION OF MORTGAGE LENDING

21  
22 By 

JAMES WESTRIN,  
COMMISSIONER

1 II.

2 NOTICE OF OPPORTUNITY FOR AN ADMINISTRATIVE HEARING

3 NAC 645F.850 provides as follows:

4 1. If a person engages in an activity in violation of the provisions of  
5 this chapter or chapter 645F of NRS or an order of the Commissioner, the  
6 Commissioner may issue an order to the person directing the person to  
7 cease and desist from engaging in the activity.

8 2. The order to cease and desist must be in writing and must state  
9 that, in the opinion of the Commissioner, the person has engaged in an  
10 activity:

11 (a) For which the person has not received a license as required by this  
12 chapter or chapter 645F of NRS; or

13 (b) In a manner that violates the provisions of this chapter or chapter  
14 645F of NRS or an order of the Commissioner.

15 3. A person who receives an order to cease and desist pursuant to this  
16 section shall not engage in any activity governed by this chapter or  
17 chapter 645F of NRS after receiving the order unless the order is  
18 suspended or rescinded.

19 4. Not later than 20 calendar days after receiving an order pursuant to this  
20 section, the person who receives the order may file a verified petition with  
21 the Commissioner to request a hearing. Upon receipt of the verified  
22 petition, the Commissioner may, for good cause shown, suspend the order  
23 pending the hearing. The Commissioner will hold the hearing on a date  
24 not later than 30 calendar days after the date the petition is filed unless the  
25 Commissioner and the person agree to another date. The order to cease  
26 and desist is rescinded if the Commissioner fails to:

27 (a) Hold a hearing:

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

- 1 (2) On a date agreed to by the Commissioner and the person; or  
2 (b) Render a written decision within 45 days after the hearing is  
3 concluded.

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

6 NAC 645F.855 provides as follows:

7 1. If the Commissioner enters an order taking any disciplinary action  
8 against a person, denying a person's application for a license, denying a  
9 provider the right to teach approved courses, denying the approval of a  
10 provider's course or denying the right of an instructor of a provider to  
11 teach an approved course or approved courses, the Commissioner will  
12 cause a written notice of the order to be served personally or sent by  
13 certified mail or telegram to the person.

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

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

21 **If you wish to exercise your right to an opportunity for an administrative hearing, within**  
22 **20 calendar days after receiving this Order, you must file a verified petition with the**  
23 **Commissioner to request a hearing.**

24 The verified petition requesting a hearing must be delivered to:  
25 Division of Mortgage Lending  
26 Attn. Susan Slack  
27 7220 Bermuda Road, Suite A  
28 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.**