

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:

ROBERT MICHAEL HOSBROOK,  
Mortgage Agent License No. 29338,  
NMLS ID No. 362956,

Respondent.

Case No.: 2013-19

Order No. 2014-12

**CONSENT ORDER**  
**VOLUNTARY REVOCATION OF LICENSE**

Issued and Entered  
This 21st day of April, 2014  
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 of the Nevada Revised Statutes and Chapter 645B of the Nevada Administrative Code, governing the licensing and conduct of mortgage agents in the State of Nevada; and

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

ROBERT MICHAEL HOSBROOK ("Respondent") having made application for and been granted mortgage agent license No. 29338 pursuant to NRS 645B on March 21, 2005 by the Commissioner, and at all times relevant to this matter having been licensed and, therefore, subject to the jurisdiction of the Commissioner; and

The Division of Mortgage Lending ("Division") after investigation determined that:

1           1. On November 26, 2013, RESPONDENT entered a guilty plea in the United States  
2           District Court, District of Nevada, to one count in violation of 18 U.S.C. § 1344 {Case  
3           No. 2:13-cr-00222-GMN-GWF}. Namely, RESPONDENT pled guilty to a felony  
4           involving bank fraud.

5           2. RESPONDENT'S guilty plea to felony bank fraud in violation of 18 U.S.C. §1344 on  
6           November 26, 2013 is a violation of NRS 645B.670(c)(5) and renders RESPONDENT  
7           ineligible to hold a mortgage agent license.

8           On or about January 23, 2014, the Commissioner served upon Respondent a Notice of  
9           Opportunity to Show Compliance and Proposed Administrative Complaint (hereinafter, the "Notice");  
10          and

11          Respondent thereafter expressed a desire to cooperate with the Division, and to avoid the time  
12          and expense involved in a formal administrative enforcement hearing; and

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

15                 1. RESPONDENT agrees to a voluntary revocation of his mortgage agent license no. 29338  
16                 issued under NRS 645B. and

17                 2. RESPONDENT further agrees that he will not engage in any activity in the State of  
18                 Nevada requiring licensure under NRS 645B.

19          Respondent has knowingly and voluntarily affixed its signature to the attached VOLUNTARY  
20          CONSENT TO ENTRY OF COMMISSIONER'S ORDER, incorporated herein by this reference, has  
21          agreed to the issuance of this CONSENT ORDER with the intent to be legally bound hereby, and has  
22          waived and relinquished any and all rights that Respondent may now or hereafter have to an  
23          administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry  
24          of this Consent Order; and,

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

27          The Commissioner having determined that the terms of this Consent Order are a reasonable  
28          resolution of this matter and in the public interest.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Respondent's mortgage agent license no. 29338 issued under NRS 645B is hereby revoked.
2. Respondent shall not engage in any activity in the State of Nevada requiring licensure under NRS 645B.
3. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the caption hereof.
4. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.
5. 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 and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

By 

JAMES WESTRIN, COMMISSIONER