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. LOUIS WHITE PC a/k/a LOUIS WHITE ATTORNEYS AT LAW Covered Service Provider License No. 3788 and JAMIL LOUIS WHITE Associated Covered Service Provider License No. 49028 Respondents.	Order No. 2014-102 Case No. 2014-102

CONSENT ORDER
TO CEASE AND DESIST VIOLATING NRS 645F
AND
REQUIRING PAYMENT OF EXAMINATION FEES AND COSTS

Issued and Entered,
This 9th day of October, 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 645F of the Nevada Revised Statutes, NRS 645F.010 *et seq.* ("NRS 645F" or "the Statute") and Chapter 645F of the Nevada Administrative Code, NAC 645F.005 *et seq.* ("NAC 645F" or "the Regulation"), governing the licensing and conduct of covered service providers and foreclosure consultants in the State of Nevada; and,

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

The Division, having not been provided payment of the fees due for its 2012 examination of the books and records of LOUIS WHITE PC a/k/a LOUIS WHITE ATTORNEYS AT LAW ("LOUIS WHITE LAW") and JAMIL LOUIS WHITE (collectively, the "RESPONDENTS"); and,

The Division Staff having, thereafter, commenced an investigation concerning the matter and from that investigation determined the following:

1. On or about January 31, 2012, LOUIS WHITE LAW made application for and was granted an independent covered service provider license, license no. 3778, in accordance with NRS 645F.390 and NAC 645F.205.

2. On or about January 31, 2012, JAMIL LOUIS WHITE was granted an associated covered service provider license, license no. 49028, in accordance with NAC 645F.205.

3. At all times relevant herein, RESPONDENTS were licensed by the Commissioner as an independent covered service provider and an associated covered service provider, respectively, pursuant to the provisions of the Statute and the Regulation.

4. Pursuant to NAC 645F.435(1)(b)-(c), beginning on or about July 2, 2012 and concluding on or about September 18, 2012, Division Staff conducted an examination of RESPONDENTS' books and records. The examination findings were set forth in the draft and final examination reports delivered to RESPONDENTS.

5. On April 3, 2013, in accordance with NAC 645F.410(1), the Division sent to RESPONDENTS an invoice for the cost of the examination in the amount of $1,830.00. Payment was required within 30 days. Payment was not timely received and on or about May 23, 2013, the Division sent a second notice to RESPONDENTS demanding payment.

6. Based upon RESPONDENTS' failure to timely pay its examination fees, on or about July 16, 2014, the Commissioner issued to RESPONDENTS a Notice of Intent to seek the revocation of RESPONDENTS' licenses and imposition of other penalties and notified RESPONDENTS of the opportunity for an administrative hearing in the matter.

7. On or about July 25, 2014, RESPONDENTS sent to the Division a written request for an administrative hearing. RESPONDENTS further indicated their desire to discuss this matter in hopes of coming to a resolution without the time and expense of an administrative hearing.

8. RESPONDENTS and the Division thereafter conferred concerning this matter and determined to resolve this matter this pursuant to the following terms:

a. RESPONDENTS agree to CEASE and DESIST any further violation of NRS 645F and NAC 645F.

b. RESPONDENTS agree to immediately remit to the Division a payment in the amount of $1,830.00 representing the cost of the examination conducted by the Division of RESPONDENTS' books and records.

c. RESPONDENTS agree to immediately remit to the Division payment in the amount of $360.00 representing the investigative and other costs expended as a result of RESPONDENTS' failure to remit payment for the costs of examination, in accordance with NAC 645F.410(1) and NRS 622.410.

RESPONDENTS, having knowingly and voluntarily affixed the signature of JAMIL LOUIS WHITE to the attached VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by this reference, have consented to the issuance of this VOLUNTARY CONSENT ORDER (the "Order") with the intent to be legally bound hereby, and have waived and relinquished any and all rights that RESPONDENTS may now or hereafter have to be served with a notice of charges and an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Order; and,

RESPONDENTS having had opportunity to consult with legal counsel of its choosing concerning this matter; and,

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

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. RESPONDENTS shall CEASE and DESIST any violation of NRS 645F and NAC 645F.

2. RESPONDENTS shall pay to the Division the examinations fees, in the amount of $1,830.00, incurred for the examination of its books and records. Payment shall be due upon

RESPONDENT'S execution of the attached Voluntary Consent and shall be tendered in accordance with the attached invoice.

3. RESPONDENTS shall pay to the Division the investigative and other costs, in the amount of $360.00, incurred as a result of RESPONDENTS' failure to remit payment for costs of the examination. Payment shall be due upon RESPONDENT'S execution of the attached Voluntary Consent and shall be tendered in accordance with the attached invoice.

4. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the caption hereof.

5. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the Commissioner.

6. 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 645F.010 *et seq*. and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

By: _____
JAMES WESTRIN, COMMISSIONER

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 9th, 2014, 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 645F AND REQUIRING PAYMENT OF EXAMINATION FEES AND COSTS AND VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER in the matter of LOUIS WHITE PC AKA LOUIS WHITE ATTORNEYS AT LAW AND JAMIL LOUIS WHITE, addressed as follows:

Louis White, PC
1851 Heritage Lane, Suite 148
Sacramento, CA 95815

Certified Receipt Number: 7009 2250 0001 8859 4800

DATED this 9TH day of October, 2014

By: _____
Employee of the Division