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: **CLOUD 10 FINANCIAL INC. and MILO LEWIS,** Respondents.	Order No.: 2014- 04

AMENDED CONSENT ORDER
CEASE AND DESIST VIOLATING NRS 645F,
REQUIRING PAYMENT OF ADMINISTRATIVE COSTS,
AND ATTORNEY'S FEES

Issued and Entered
This 22nd 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.*, (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,

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

The Commissioner having determined that Respondents failed to comply with the Act; the investigation of the Respondents by the Division of Mortgage Lending (the "Division") having revealed that:

1. Milo Lewis is the owner of Cloud 10 Financial, a California corporation ("Respondents"). According to Respondents, the corporation is no longer operational. Respondents have not applied for licensure under NRS chapter 645F.

2. On or about January 4, 2010, the Division received a written complaint from RPM that Respondents' had engaged in activities under NRS 645F in 2009 with respect to property he owned in Nevada.

The Commissioner, based upon the investigation, served upon Respondents on or about May 4, 2010, an Order to Cease and Desist, Notice of Intent to Impose Fine as well as a Notice of Right to Request Hearing (hereinafter, the " 2010 Order"); and

Respondents requested a hearing on the 2010 Order. After numerous continuances, a hearing on the 2010 Order was set for December 1, 2011. Respondents did not appear at the hearing and an Order of Dismissal was issued on February 17, 2012 dismissing Respondents' hearing request; and

The Commissioner, based on the Order of Dismissal, issued a Final Order to Cease and Desist Violating NRS 645F and Imposing Administrative Fine ("Final Order") on February 29, 2012. The Final Order was served on the Respondents at the office and home addresses on file with the Division; and

Respondents state that they were unaware that the Final Order had been issued and that they did not receive a mailed copy of the Final Order until October 22, 2013, further Respondents state that they did not receive the Order to Show Cause issued by the Hearing Officer on January 27, 2012 or the Order of Dismissal issued by the Hearing Officer on February 17, 2012. The Hearing Officer mailed both Orders to 640 Tracey Jean Ct, Tracey CA 95377; and

Respondents thereafter affirmed to the Division that it has not and will not engage in NRS 645F activity in Nevada and that the only Nevada property they recollect having worked with is the property owned by RPM. Further, Respondents and RPM have settled the dispute between them and the Respondents have provided a refund to RPM.

Respondents maintain their innocence of the charges however have agreed to settlement of the matter. Respondents expressed a desire to cooperate with the Division, and to avoid the time and expense involved in a formal Petition for Judicial Review; and

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

1. RESPONDENTS agree to continue to CEASE AND DESIST from conducting any activity in the State of Nevada requiring licensure under NRS 645F unless and until licensure is obtained.

2. RESPONDENTS shall agree to dismiss the Petitions for Judicial Review that they filed in the District Court of Nevada and to execute the STIPULATION OF DISMISSAL attached hereto.

3. RESPONDENTS have previously reimbursed the Division for its administrative costs in the amount of $540.00.

4. RESPONDENTS shall reimburse the Division for its attorney's and hearing costs in the amount of $2,092.00 with $1,046 due within four months of the effective date of this Amended Consent Order and $1,046 due within six months of the effective date of this Amended Consent Order. These amounts shall be tendered to the Division in accordance with the attached wire transfer instructions. If Respondents fail to pay the amounts due, these obligations shall be sent to collections.

Respondents have knowingly and voluntarily affixed their signature to the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S AMENDED ORDER, incorporated herein by this reference, have agreed to the issuance of this AMENDED CONSENT ORDER - CEASE AND DESIST VIOLATING NRS 645F, REQUIRING PAYMENT OF ADMINISTRATIVE COSTS AND ATTORNEY'S FEES (the "Amended Consent 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 an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Amended Consent Order; and

Respondents have had opportunity to consult with legal counsel of its choosing concerning this matter; and

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

NOW, THERFORE, IT IS HEREBY ORDERED that:

1. Respondents shall Cease and Desist from conducting any NRS 645F activities in the state of Nevada unless properly licensed in the state of Nevada.
2. Respondents have reimbursed the Division its administrative costs in the amount of $540.00.

3. Respondents shall reimburse the Division its attorney's and hearing costs in the amount of $2,092.00 with $1,046 due within four months of the effective date of this Amended Consent Order and $1,046 due within six months of the effective date of this Amended Consent Order. These amounts shall be tendered to the Division in accordance with the attached wire transfer instructions. If Respondents fail to pay the amounts due, these obligations shall be sent to collections.
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 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 22nd, 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 AMENDED CONSENT ORDER TO CEASE AND DESIST VIOLATING NRS 645F, REQUIRING PAYMENT OF ADMINISTRATIVE COSTS, AND ATTORNEY'S FEES AND VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S AMENDED ORDER in the matter of CLOUD 10 FINANCIAL INC. AND MILO LEWIS, addressed as follows:

Milo Lewis
Cloud 10 Financial, Inc.
2181 N. Tracy Blvd. #189
Tracy, CA 95376

Certified Receipt Number: 7009 2250 0001 8859 4817

DATED this 22nd day of October, 2014

By: _____
Employee of the Division