

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:

DIANA IRENE DIBBLE,  
Mortgage Agent License No. 48563,  
NMLS ID No. 207155,

Respondent.

Order No. 2014-132

Case No. 2014-132

CONSENT ORDER

Issued and Entered,  
This 4<sup>th</sup> day of December, 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, NRS 645B.010 *et seq.* ("NRS 645B" or "the Act"), and Chapter 645B of the Nevada Administrative Code, NAC 645B.001 *et seq.* ("NAC 645B" or "the Regulation"), governing the licensing and conduct of mortgage agents and mortgage brokers in the state of Nevada; and,

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

DIANA IRENE DIBBLE (hereinafter, "RESPONDENT") having made application for and been granted a mortgage agent license (MLD License No. 48563/NMLS ID No. 207155) by the Commissioner on February 17, 2011, pursuant to provisions of the Act; and,

1           RESPONDENT having held a mortgage agent license at all times relevant to this matter and is,  
2 therefore, subject to the jurisdiction of the Commissioner; and,

3           DHI Mortgage Company, Ltd. (“DHI”) having contacted the Division of Mortgage Lending (the  
4 “Division”) to self-report alleged unlicensed activity by RESPONDENT and another DHI employee;  
5 and,

6           The Division having commenced an investigation and from that investigation determined that  
7 RESPONDENT engaged in activity and conduct contrary to NRS 645B.670(1)(c)(1)-(3), (10) and (12);  
8 and,

9           RESPONDENT having, in accordance with NRS 233B.127(3), been served on or about  
10 July 29, 2014 with a Notice of Opportunity to Show Compliance and Proposed Administrative  
11 Complaint providing RESPONDENT with (1) notice of facts or conduct which warrant disciplinary  
12 action against RESPONDENT’S mortgage agent license and (2) notice of her opportunity for an  
13 informal conference, prior to the commencement of formal disciplinary action, to show compliance with  
14 all lawful requirements for the retention of her license; and,

15           RESPONDENT having exercised her right to an informal conference at the Division’s offices  
16 on September 23, 2014 attended by Division staff and counsel and RESPONDENT and  
17 RESPONDENT’S counsel. At the informal conference RESPONDENT stated that her conduct was not  
18 intended to violate the Act and that it was engaged in with the knowledge, and at the direction, of her  
19 supervisors; and,

20           The Division and RESPONDENT having conferred for the purposes of resolving this matter  
21 without the time and expense of a protracted evidentiary hearing, and determined to resolve this matter  
22 pursuant to the following terms:

23           1. RESPONDENT neither admits nor denies engaging in activity and conduct contrary to  
24 NRS 645B.670(1)(c)(1)-(3), (10) and (12); and,

25           2. RESPONDENT agrees to henceforth CEASE AND DESIST from any violations of NRS  
26 Chapter 645B; and,

27           3. RESPONDENT agrees to pay to the Division an ADMINISTRATIVE FINE in the  
28 amount of \$7,500.00; and,

1           4. RESPONDENT agrees to pay to the Division the Division's ADMINISTRATIVE  
2 COSTS and other costs in the amount of \$480.00, in accordance with NRS 622.400; and,

3           5. RESPONDENT understands and agrees that failure to strictly comply with each and  
4 every provision of this consent order is a violation of NRS 645B.670(1)(c)(12) and is grounds for any  
5 discipline authorized under NRS 645B; and,

6           RESPONDENT, having knowingly and voluntarily affixed her signature to the attached  
7 VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S CONSENT ORDER (the "Voluntary  
8 Consent"), incorporated herein by this reference, has consented to the issuance of this CONSENT  
9 ORDER (the "Order") with the intent to be legally bound hereby, and having waived and relinquished  
10 any and all rights that RESPONDENT may now or hereafter have to be served with a notice of charges  
11 and an administrative hearing in this matter or to judicial review of, or otherwise challenge or contest,  
12 the entry of this Order; and,

13           RESPONDENT, having had opportunity to consult with legal counsel of her choosing  
14 concerning this matter; and,

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

17           NOW, THEREFORE, IT IS HEREBY ORDERED that:

18           1. RESPONDENT shall CEASE AND DESIST from any and all violations of NRS 645B.

19           2. RESPONDENT shall pay to the Division an ADMINISTRATIVE FINE in the amount of  
20 \$7,500.00. The ADMINISTRATIVE FINE shall be and is due upon RESPONDENT'S execution of the  
21 attached Voluntary Consent and shall be tendered to the Division in accordance with the instructions  
22 included in the enclosed invoice.

23           3. Respondent shall pay to the Division the Division's ADMINISTRATIVE COSTS and  
24 other costs in the amount of \$480.00. The ADMINISTRATIVE COSTS and other costs shall be and  
25 are due upon RESPONDENT'S execution of the attached Voluntary Consent and shall be tendered to  
26 the Division with the ADMINISTRATIVE FINE described above in accordance with the instructions  
27 included in the enclosed invoice.

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

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

5           6. The Commissioner specifically retains jurisdiction over the matters contained herein and  
6 has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to  
7 enforce the provisions of NRS 645B.010 *et seq.* and protect the public.

8                         IT IS SO ORDERED.

9  
10                                                 DIVISION OF MORTGAGE LENDING

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12                                                 By: 

13                                                 JAMES WESTRIN, COMMISSIONER  
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