STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

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| In the Matter of:<br><br>DIANA IRENE DIBBLE,<br>Mortgage Agent License No. 48563,<br>NMLS ID No. 207155,<br><br>Respondent. | Order No. 2014-132<br><br>Case No. 2014-132 |

CONSENT ORDER

Issued and Entered,
This 4th 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,

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

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

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

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

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

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

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

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

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

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

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

RESPONDENT, having knowingly and voluntarily affixed her signature to the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S CONSENT ORDER (the "Voluntary Consent"), incorporated herein by this reference, has consented to the issuance of this CONSENT ORDER (the "Order") with the intent to be legally bound hereby, and having waived and relinquished any and all rights that RESPONDENT 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,

RESPONDENT, having had opportunity to consult with legal counsel of her 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. RESPONDENT shall CEASE AND DESIST from any and all violations of NRS 645B.

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

3. Respondent shall pay to the Division the Division's ADMINISTRATIVE COSTS and other costs in the amount of $480.00. The ADMINISTRATIVE COSTS and other costs shall be and are due upon RESPONDENT'S execution of the attached Voluntary Consent and shall be tendered to the Division with the ADMINISTRATIVE FINE described above in accordance with the instructions included in the enclosed 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 645B.010 *et seq.* and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

By: _____
JAMES WESTRIN, COMMISSIONER

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

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| In the Matter of: | ) | |
| DIANA IRENE DIBBLE,<br>Mortgage Agent License No. 48563,<br>NMLS ID No. 207155, | ) | Order No. 2014-132<br><br>Case No. 2014-132 |
| Respondent. | ) | |

VOLUNTARY CONSENT TO ENTRY OF
COMMISSIONER'S CONSENT ORDER

By affixing my signature thereto, I, DIANA IRENE DIBBLE, hereby knowingly and voluntarily, with the intent to be legally bound thereby, consent to the attached Commissioner's CONSENT ORDER (the "ORDER") in this matter, and further, in consideration of the terms and conditions set forth therein:

1. I acknowledge that I had the opportunity to retain an attorney to review this VOLUNTARY CONSENT and the attached ORDER.

2. I knowingly and voluntarily waive the right to an administrative hearing in this matter.

3. I knowingly and voluntarily waive and give up any and all rights that I may now or hereafter have to administrative or judicial review concerning, or to otherwise challenge or contest, the entry of the attached ORDER.

4. I agree to fully comply with each and every provision of the attached ORDER.

5. I understand that if I fail to fully comply with each and every provision of the attached ORDER, the Commissioner retains jurisdiction to issue such further order(s) as he may deem just, necessary, and appropriate in accordance with NRS 645F.

6. I, my heirs, executors, administrators, successors, and assigns, hereby releases, remises, and forever discharges the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, attorneys (including any and all employees of the Nevada Attorney General), and employees in their individual and representative capacities, from any and all manner of actions, causes of action, suits, debts, judgment, executions, claims, and demands whatsoever, known and unknown, in law or equity, that Respondent ever had, now has, may have, or claim to have against any or all of the persons or entities named in this section, arising out of or by reason of the Division's investigation of Respondent, and all other matters relating thereto.

7. I hereby indemnify and hold harmless the State of Nevada, the Department of Business and Industry of the State of Nevada, the Division, and each of their members, agents, and employees, and employees of the Nevada Attorney General in their individual and representative capacities against any and all claims, suits, and actions brought against said persons and/or entities by reason of the Division's investigation of Respondent, this Voluntary Consent and attached Order, and all other matters relating thereto, and against any and all expenses, damages, and costs, including court costs and attorney fees, which may be sustained by the persons and/or entities named in this matter as a result of said claims, suits, and actions.

11/24/14
DATED

DIANA IRENE DIBBLE

Subscribed and sworn to before me this 24th day of November, 2014.

CHRISTINA VILLA
COMM. #1967603
Notary Public-California
RIVERSIDE COUNTY
My Comm. Exp. JAN. 27, 2016

Notary Public
In and for the County of Riverside, California ~~Nevada~~
My Commission expires January 27, 2016

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, December 5, 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 AND VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S CONSENT ORDER in the matter of DIANA IRENE DIBBLE, addressed as follows:

Diana Irene Dibble
23870 Long Valley Rd.
Hidden Hills, CA 91302

Certified Receipt Number: 7009 2250 0001 8859 4886

DATED this 5th day of December, 2014

By: _____
Employee of the Division