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: DISCOVER HOME MORTGAGE, INC., Inactive Mortgage Broker License No. 89, and PAUL WESLEY FILER, Owner & Qualified Employee, Mortgage Agent License No. 13428, NMLS ID No. 184715, Respondents.	Order No. 2015-037 Case No. 2015-037

CONSENT ORDER
TO CEASE AND DESIST VIOLATING NRS 645B and NAC 645B
AND
IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING ADMINISTRATIVE COSTS

Issued and Entered,
This 25th day of January, 2016,
By James Westrin,
Commissioner

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") is 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 "Statute") 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 brokers and mortgage agents, doing business in the State of Nevada; and,

The Commissioner is granted general supervisory power and control and administrative enforcement authority over all mortgage brokers and mortgage agents doing business in the State of Nevada pursuant to the Statute and Regulation; and,

The Commission is further vested with the authority and responsibility to conduct investigations of the suitability and qualification of applicants for licensure under NRS 645B prior to the issuance or grant of a license; and,

On or about October 8, 2015, In1Spot Lending LLC ("In1Spot"), through its managing member and qualified employee, PAUL WESLEY FILER ("FILER"), made application for a mortgage broker license under the Statute; and,

The Division of Mortgage Lending ("Division") thereafter conducted a full and complete investigation of the applicant and its officers, members and owners pursuant to NRS 645B.020, and from that investigation determined the following:

1. FILER is the former sole officer, director and shareholder of DISCOVER HOME MORTAGE, INC. ("DISCOVER").

2. From approximately November 17, 1999 to October 2, 2008, DISCOVER held a mortgage broker license under the Statute.

3. On October 2, 2008, DISCOVER voluntarily surrendered its license. At the time of its surrender, DISCOVER had an outstanding assessment that was due and payable to the Division under NRS 645F.180 and NRS 645F.290 (the "Assessment"). DISCOVER'S sole officer, director and shareholder, FILER, failed to pay the Assessment and it was sent to collections.

4. The Assessment remained outstanding and unpaid until, on or about December 16, 2015, in connection with the new pending In1Spot application, FILER remitted $943.91 in satisfaction of the outstanding invoice and related collection costs.

The failure of DISCOVER and FILER to pay the Assessment when it was due in 2008 is a violation of NRS 645B.075, NAC 645B.064, and NRS 645B.670(1)(b)(3) and (1)(b)(11) and subjects DISCOVER and FILER (collectively, "RESPONDENTS") to administrative penalties provided for under the Statute; and,

The Division and RESPONDENTS have conferred concerning this matter, and FILER having expressed his desire to cooperate with the Division and to avoid the time and expense of a formal administrative enforcement hearing, and the parties determined to resolve this matter pursuant to the following terms:

1. RESPONDENTS agree to CEASE AND DESIST from any and all violations of NRS 645B and NAC 645B.

2. RESPONDENTS agree to pay to the Division an ADMINISTRATIVE FINE in the amount of $1,500.00.

3. RESPONDENTS agree to pay the Division's ADMINISTRATIVE COSTS in the amount of $120.00.

4. DISCOVER and FILER agree to timely pay to the Division any fee, assessment, cost or expense that is imposed under Statute or Regulation.

5. RESPONDENTS understand and agree that failure to strictly comply with each and every provision of this Order is a violation of NRS 645B.670(1)(b)(3) and 670(2)(c)(12) and is grounds for any discipline authorized thereunder.

RESPONDENTS have knowingly and voluntarily executed the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER, incorporated herein by this reference, have consented to the issuance of this 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 Order; and,

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

The Commissioner has 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 fully comply with all provisions of NRS 645B and NAC 645B and CEASE AND DESIST from any and all violations of the Statutes and Regulations.

2. RESPONDENTS shall pay to the Division an ADMINISTRATIVE FINE in the amount of $1,500.00. The ADMINISTRATIVE FINE shall be and is due upon RESPONDENTS execution of the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER and shall be tendered to the Division in accordance with the instructions included in the enclosed invoice.

3. RESPONDENTS shall pay to the Division ADMINISTRATIVE COSTS in the amount of $120.00. The ADMINISTRATIVE COSTS shall be and are due upon RESPONDENTS execution of the attached VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER'S ORDER and shall be tendered to the Division with the ADMINISTRATIVE FINE described above in accordance with the instructions included in the enclosed invoice.

4. DISCOVER and FILER shall timely pay to the Division any fee, assessment, cost or expense that is imposed under Statute or Regulation.

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

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

7. The Commissioner specifically retains jurisdiction of 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 Act and protect the public.

IT IS SO ORDERED.

DIVISION OF MORTGAGE LENDING

By: James Westrin

JAMES WESTRIN, COMMISSIONER