



JOE LOMBARDO
Governor

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

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DR. KRISTOPHER SANCHEZ
Director

CATHY SHEEHY
Commissioner

AGENDA

**HEARING FOR THE ADOPTION AND AMENDMENT OF
REGULATIONS OF THE DIVISION OF MORTGAGE LENDING
LCB FILE No. R190-24**

September 26, 2025

Notice was provided on August 15, 2025, that the Commissioner of the State of Nevada, Division of Mortgage Lending (the "Division") will hold a public hearing **at 9:00 a.m. on October 2, 2025**, to receive comments from all interested persons regarding the adoption of regulations that pertain to chapter 645B of the Nevada Administrative Codes ("NAC") and Nevada Revised Statutes ("NRS").

An agenda of all items scheduled to be considered at the adoption hearing follows. Persons who may be subject to the provisions of the new regulations should attend.

To join by Microsoft Teams, visit www.microsoft.com/en-us/microsoft-teams/join-a-meeting and enter the information below:

Meeting ID: 239 433 662 195
Passcode: 4JY6Go9Z

To join by telephone:

Call: 1-775-321-6111
Phone ID: 787 539 095#

For those wishing to participate in-person, the following physical location is available:

Nevada State Business Center
3300 W. Sahara, Avenue
4th Floor, Suite #430 (Tahoe Room)
Las Vegas, Nevada 89102

A copy of all materials relating to the proposal may be obtained by visiting the Division's website at: <https://www.mld.nv.gov/> or by contacting the Division, 3300 W. Sahara Avenue, Suite 285, Las Vegas, Nevada 89102, (702) 486-0782. Members of the public who would like additional information about a proposed regulations may contact Jennifer Hill at (702) 486-0542, or via e-mail to mldinfo@mld.nv.gov.

AGENDA

1. Call to Order & Welcome – Cathy Sheehy, Commissioner of the Division of Mortgage Lending
2. Public Comment
3. Presentation of Proposed Regulations [Informational/Discussion]
4. Discussion of Proposed Regulations [Informational/Discussion]
5. Public Comment
6. Adoption of Proposed Regulations [For Possible Action]
7. Public Comment
8. Adjournment

Agenda items may be taken out of order. Two or more agenda items may be combined for consideration. An item may be removed or discussion on an item may be delayed at any time. At the discretion of the Commissioner, public comment may be limited to three minutes per person.

COPIES OF PROPOSED REGULATION

A copy of this agenda and the text of the proposed regulations have been deposited with the Administrator of the Nevada State Library and Archives and will be on file at 100 N. Stewart Street, Carson City, Nevada, 89701, for inspection by the public during business hours. A copy of the proposed regulations to be considered may be obtained at the hearing or may be downloaded from the Nevada Public Notice Website at: <https://notice.nv.gov>. The proposed regulations are also available on the Division's Web site at <https://www.mld.nv.gov/> and at the Division office at 3300 West Sahara Avenue, Suite 285, Las Vegas, NV 89102.

Pursuant to NRS233B.060(1)(a)(1), the regulations posted on the Division's website three working days in advance of the hearing will be the regulations to be considered at the scheduled hearing as noticed herein.

This agenda and the text of the proposed regulations are also available in the State of Nevada Register of Administrative Regulations, which is prepared and published monthly by the Legislative Counsel Bureau

Agenda for Adoption Hearing
NAC 645B, LCB File No. R190-24
September 26, 2025

pursuant to NRS 233B.0653, and on the Internet at <https://leg.state.nv.us/>. An electronic copy of this Agenda has been sent to the Legislative Counsel Bureau at Regulations@lcb.state.nv.us and ahartzler@lcb.state.nv.us.

A copy of this agenda has been sent to all interested persons on the Division's mailing list for administrative regulations, provided to any person who has requested such notice and posted at the following locations:

Division of Mortgage Lending
3300 W Sahara Ave Suite 285
Las Vegas NV 89102

Nevada State Business Center
3300 W. Sahara Ave.
Las Vegas NV 89102

Dept. of Business & Industry
1830 College Pkwy, Suite 100
Carson City NV 89706

NV State Library & Archives
100 N Stewart Street
Carson City NV 89701

Legislative Counsel Bureau of Nevada
401 S Carson Street
Carson City NV 89701

After the hearing, interested persons can contact Jennifer Hill at (702) 486-0542, to request a copy of the Summary of Comments of the October 2, 2025, Hearing.