

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:

ABUSED & BATTERED CHILDREN – A-B-C  
D/B/A NATIONAL REAL ESTATE ASSOCIATION,  
Unlicensed,

and

BENJAMIN DONLON A/K/A BEN DONLON,  
Unlicensed,  
Respondents.

Order No. 2013-06

Case No. 2012-17

CONSENT ORDER  
TO CEASE AND DESIST VIOLATING NRS 645F,  
TO MAKE RESTITUTION,  
TO PAY AN ADMINISTRATIVE FINE,  
AND ADMINISTRATIVE COSTS.

Issued and Entered,  
This 9<sup>th</sup> day of June, 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,

1 The Commissioner has determined that Respondent failed to comply with the Act. The  
2 investigation of the Respondent by the Division of Mortgage Lending (the "Division") having revealed  
3 that:

- 4 1. ABUSED & BATTERED CHILDREN – A-B-C D/B/A NATIONAL REAL  
5 ESTATE ASSOCIATION ("NREA") and BENJAMIN DONLON A/K/A BEN  
6 DONLON ("DONLON") (collectively, the "RESPONDENTS") were engaged in  
7 activity requiring licensure as a covered service provider pursuant to provisions  
8 of NRS 645F.010 et seq. and NAC 645F.050 *et seq.*
- 9 2. Pursuant to NRS 645F.380(7), a nonprofit agency or organization, organized  
10 under Section 501(c)(3) of the Internal Revenue Code, that offers credit  
11 counseling or advice to a homeowners of a residence in foreclosure or a person in  
12 default on a loan is exempt from licensing pursuant to NRS 645F.
- 13 3. RESPONDENTS operated a covered service business out of an office located at  
14 3235 S. Eastern Avenue, Las Vegas, Nevada 89104. RESPONDENTS assert that  
15 RESPONDENT NREA is a nonprofit organization exempt from licensing under  
16 NRS 645F pursuant to NRS 645F.380(7).
- 17 4. NREA's nonprofit status under Section 501(c)(3) of the Internal Revenue Code  
18 was revoked on May 15, 2010. NREA no longer qualified as an exempt nonprofit  
19 agency under NRS 645F.380(7) as of May 15, 2010.
- 20 5. On June 17, 2011, the Division received a complaint from JR ("Complainant  
21 JR") against RESPONDENTS and the Division commenced an investigation.  
22 The investigation revealed that on or about January 5, 2011, Complainant JR  
23 engaged RESPONDENTS to obtain "loss litigation" services on his home loan.  
24 In exchange for promising to perform the aforementioned services, JR paid to  
25 RESPONDENTS a fee of \$2,500.00.
- 26 6. On or about June 17, 2012, the Division received a complaint from CL  
27 ("Complainant CL") against RESPONDENTS and the Division commenced an  
28 investigation. The investigation revealed that on or about November 19, 2011,

1 Complainant CL engaged RESPONDENTS to obtain loss mitigation services. In  
2 exchange for promising to perform the aforementioned services Complainant CL  
3 paid to RESPONDENTS a fee of \$2,000.00.

4 The Commissioner having served upon RESPONDENTS on or about August 20, 2013, an Order  
5 to Cease and Desist violating NRS 645F, Order to Make Restitution, and Order Imposing an  
6 Administrative Fine and Administrative Costs as well as a Notice of Opportunity for Hearing; and the  
7 RESPONDENTS having timely requested a Hearing in this matter,

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

- 10 1. RESPONDENTS agree to CEASE AND DESIST from any violation of NRS 645F;
- 11 2. RESPONDENTS agree to make RESTITUTION to Complainant JR in the amount of  
12 \$2,500.00 and to Complainant CL in the amount of \$2,000.00 no later than 180 days  
13 after the effective date of this order; such restitution shall be tendered to the Division in  
14 the form of money orders or certified checks made payable to JR and CL respectively;
- 15 3. RESPONDENTS agree to pay an ADMINISTRATIVE FINE in the amount of \$4,000.00  
16 no later than 180 days after the effective date of this order and shall be tendered to the  
17 Division in accordance with the attached wire transfer instructions;
- 18 4. RESPONDENTS agree to pay the Division's ADMINISTRATIVE COSTS in the  
19 amount of \$1,170.00 no later than 180 days after the effective date of this order and shall  
20 be tendered to the Division in accordance with the attached wire transfer instructions;  
21 and
- 22 5. RESPONDENTS agree that a Hearing is no longer needed in this matter and that counsel  
23 for the Division shall notify the Hearing Officer that the matter has been resolved and  
24 may be removed from his calendar..

25 RESPONDENTS having knowingly and voluntarily affixed their signature to the attached  
26 VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by this reference,  
27 have consented to the issuance of this CONSENT ORDER (the "Order") with the intent to be legally  
28 bound hereby, and having waived and relinquished any and all rights that RESPONDENTS may now or

1 hereafter have to an administrative hearing in this matter or to judicial review of, or otherwise challenge  
2 or contest, the entry of this Order; and,

3 RESPONDENTS having had opportunity to consult with legal counsel of its choosing  
4 concerning this matter; and,

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

7 NOW, THEREFORE, IT IS HEREBY ORDERED that:

8 1. RESPONDENTS shall CEASE AND DESIST from any violation of NRS 645F.

9 2. RESPONDENTS shall make RESTITUTION to Complainant JR in the amount of  
10 \$2,500.00 and to Complainant CL in the amount of \$2,000.00 no later than 180 days after the effective  
11 date of this Order.

12 3. RESPONDENTS shall pay an ADMINISTRATIVE FINE in the amount of \$4,000.00 no  
13 later than 180 days after the effective date of this Order.

14 4. RESPONDENTS agree to pay the Division's ADMINISTRATIVE COSTS in the  
15 amount of \$1,170.00 no later than 180 days after the effective date of this Order.

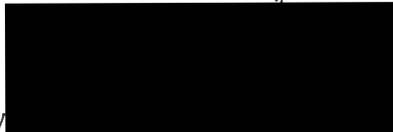
16 5. This Order shall be and is effective and enforceable on the date that it is issued, as shown  
17 in the caption hereof.

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

20 7. The Commissioner specifically retains jurisdiction over the matters contained herein and  
21 has the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to  
22 enforce the provisions of NRS 645F and protect the public.

23  
24 IT IS SO ORDERED.

25 DIVISION OF MORTGAGE LENDING

26  
27 By   
28 JAMES WESTRIN  
COMMISSIONER