

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:

CHRISTAL LYNN WILLIAMS A/K/A  
CHRISTAL LYNN DUNN,  
Mortgage Agent License No. 57764,  
NMLS ID No. 225424,

Respondent.

Case No. 2019-008

FINAL ORDER  
REVOKING MORTGAGE AGENT LICENSE,  
IMPOSING ADMINISTRATIVE FINES, AND  
REQUIRING PAYMENT OF INVESTIGATIVE COSTS

Issued and Entered,  
This 13<sup>th</sup> day of Dec, 2019,  
By Cathy Sheehy,  
Commissioner

**WHEREAS**, 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.* (“the Statute”), and Chapter 645B of the Nevada Administrative Code, NAC 645B.001 *et seq.* (“the Regulation”) (collectively, “the Act”) governing the licensing and conduct of mortgage brokers and mortgage agents doing business in the State of Nevada; and,

**WHEREAS**, on July 10, 2019, the Commissioner issued to CHRISTAL LYNN WILLIAMS A/K/A CHRISTAL WILLIAMS DUNN (“the Respondent”), NOTICE OF INTENT TO ISSUE AND ENTER FINAL ORDER REVOKING MORTGAGE AGENT LICENSE, IMPOSING ADMINISTRATIVE FINES, AND REQUIRING PAYMENT OF INVESTIGATIVE COSTS AND NOTICE OF OPPORTUNITY FOR HEARING (the “Order”) attached hereto as Exhibit 1 and incorporated herein by this reference; and,

1           **WHEREAS**, the Order imposed upon Respondent an ADMINISTRATIVE FINE in the amount  
2 of \$25,000.00; and,

3           **WHEREAS**, the Order further assessed upon Respondent in the amount of \$3,705.00; and,

4           **WHEREAS**, the Order, served on Respondent on or about January 10, 2019, advised  
5 Respondent that Respondent was entitled to an administrative hearing in this matter if Respondent filed  
6 a written request for a hearing within 20 days of receipt of the Order; and,

7           **WHEREAS**, Respondent failed to exercise her rights to an administrative hearing, timely or  
8 otherwise; and,

9           **WHEREAS**, mailings to Respondent have been returned, unreceived, and the Division's legal  
10 counsel in the latter part of September of 2019 the Division's legal counsel called Respondent's cell  
11 phone and left several requests that she provide an updated mailing address; Respondent failed to do so;  
12 and,

13           **NOW, THEREFORE**, based upon the factual findings set forth above and the files and records  
14 of the Division of Mortgage Lending, **IT IS HEREBY ORDERED THAT:**

15           1.     The findings of fact and conclusions of law set forth in the Order shall be and hereby are  
16 found to be true and correct.

17           2.     **ADMINISTRATIVE FINES AND INVESTIGATIVE COSTS** are hereby issued and  
18 entered against Respondents pursuant to the Act as follows

19                 a.    An ADMINISTRATIVE FINE in the amount of \$25,000.00 shall be and is imposed  
20                        upon Respondent.

21                 b.    Respondent is assessed the Division's INVESTIGATIVE COSTS in the amount of  
22                        \$3,705.00.

23           3.     Respondent's license is hereby revoked.

24           4.     This Final Order shall be and is effective on the date as issued and entered, as shown in  
25 the caption hereof.

26           5.     This Final Order shall remain in effect and fully enforceable until terminated, modified,  
27 or set aside, in writing, by the Commissioner.

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