

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:

Case No. 2021-013

EQP LEGAL GROUP,
Covered Service Provider License No. UNL.,

and

NANA OWUSU NTL,
Covered Service Provider License No. UNL.,

Respondents.

CONSENT ORDER

Issued and Entered,
This 25th day of September, 2023,
By Cathy Sheehy,
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 and Chapter 645F of the Nevada Administrative Code (collectively, “the Act”), governing the licensing and conduct of covered service providers doing business in the State of Nevada; and,

The Commissioner having been granted with general supervisory power and control and administrative enforcement authority over all covered service providers doing business in the State of Nevada pursuant to the Act; and

The Commissioner having been further vested with broad authority to conduct investigations to determine whether any person has violated any provision of the Statute or the Regulation; and

The Division of Mortgage Lending (the “Division”) having received an internal complaint against EQP Legal Group (“EQP Legal”) and Nana Owusu Nti (“Nti”) (Collectively, “RESPONDENTS”) on or

1 about November 18, 2019, alleging that RESPONDENTS were engaged in activities requiring licensure as
2 a covered service provider under the Statute and Regulation; and

3 Neither EQP Legal nor Nti having been licensed as an independent or associated covered service
4 provider in Nevada under the Statute and the Regulation; and,

5 The Commissioner having determined that RESPONDENTS failed to comply with requirements of
6 the Statute and Regulations based upon the results of an investigation of RESPONDENTS' business
7 practices and a review of the files and records of the Division; the investigation having revealed that contrary
8 to NAC 645F.200 and NAC 645F.800, RESPONDENTS were engaged in activity requiring licensure as a
9 covered service provider; and

10 RESPONDENTS having been served on or about May 30,2023, with an Order to Cease and Desist
11 and Notice of Order Imposing Administrative Fines and Investigative Costs and Notice of Opportunity for
12 Hearing ("Cease and Desist"), providing RESPONDENTS with (1) notice of facts or conduct which warrant
13 disciplinary action against RESPONDENTS, (2) a notice of opportunity for administrative hearing; and (3)
14 a notice of an opportunity for an informal conference, prior to the commencement of formal disciplinary
15 action, to show compliance with all lawful requirements; and

16 RESPONDENTS having exercised their right to an informal conference; and

17 RESPONDENTS having thereafter contacted the Division and expressed their intent to comply with
18 the Statute and Regulation and desire to cooperate with the Division and to avoid the time and expense of
19 an informal conference involved in a formal administrative enforcement hearing; and

20 The Division and RESPONDENTS having conferred concerning this matter and determined to
21 resolve this matter pursuant to the following terms:

- 22 1. RESPONDENTS agree to henceforth CEASE and DESIST from any violations of NRS 645F
23 and NAC 645F; and
- 24 2. RESPONDENTS acknowledge and understand that the Statute and the Regulation prohibit
25 them from advertising, engaging in, or otherwise carrying on or holding themselves out as
26 engaging in or carrying on any activities that require licensure as a covered service provider;
27 foreclosure consultant, or loan modification consultant in Nevada; and

1 3. RESPONDENTS agree to pay the Division an ADMINISTRATIVE FINE of \$0.00 and
2 INVESTIGATIVE COSTS of \$1,800.00, which shall be paid no later than September 30,
3 2023; and

4 4. RESPONDENTS understand and agree that failure to strictly comply with each and every
5 provision of this Order is a violation of NAC 645F.835(3)(c) and is grounds for any discipline
6 authorized under the Statute and the Regulation.

7 RESPONDENTS, having knowingly and voluntarily affixed their signature to the attached
8 VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER’S CONSENT ORDER (the “Voluntary
9 Consent”), incorporated herein by this reference, have consented to the issuance of this Consent Order (“the
10 Order”) with the intent to be legally bound hereby, and having waived and relinquished any and all rights
11 that RESPONDENTS may now or hereafter has to attend an administrative hearing in this matter or to
12 judicial review thereof, or otherwise challenge or contest, the entry of this Order; and,

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

15 The Commissioner having determined that the terms of this Order are a reasonable resolution of this
16 matter and in the public interest.

17 NOW, THEREFORE, IT IS HEREBY ORDERED that:

- 18 1. RESPONDENTS shall CEASE and DESIST from any and all violations of NRS 645F and NAC
19 645F.
- 20 2. RESPONDENTS shall pay to the Division an ADMINISTRATIVE FINE in the amount of \$0.00
21 and INVESTIGATIVE COSTS in the amount of \$1,800.00. These costs shall be due to the Division
22 no later than September 30, 2023.
- 23 3. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the
24 caption hereof.
- 25 4. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended
26 in writing by the Commission.
- 27 5. The Commissioner specifically retains jurisdiction over the matters contained herein and has the
28 authority to issue such further orders as she shall deem just, necessary, and appropriate to enforce
 this Consent Order. Notwithstanding the foregoing, nothing herein shall be construed to limit the

1 Commissioner's authority to bring any other action against Respondent not related to the
2 Investigation (defined in the Voluntary Consent), Cease and Desist, or this action, as necessary to
3 enforce the provisions of the Act and to protect the public.

4 IT IS SO ORDERED.

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6 DIVISION OF MORTGAGE LENDING

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8 By: 

9 Cathy Sheehy, Commissioner
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