

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: )  
Bay-Valley Mortgage Group Inc. dba ) Case No. 2021-016  
Valley View Home Loans, )  
MLD License Number 4600 )  
NMLS License Number 192103 )  
Respondent. )

CONSENT ORDER

Issued and Entered,  
This 24th day of August, 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 645B of the Nevada Revised Statutes and Chapter 645B of the Nevada Administrative Code (collectively, “the Act”), governing the licensing and conduct of mortgage agents and/or mortgage loan originators and mortgage brokers and/or mortgage companies doing business in the State of Nevada; and,

The Commissioner having been further vested with broad authority to conduct investigations to determine whether any person is violating or has violated any provision of the Act;

The Division of Mortgage Lending (“the Division”) having received information indicating that RESPONDENT Bay-Valley Mortgage Group Inc. dba Valley View Home Loans (“RESPONDENT”) violated the Act;

The Division having commenced an investigation of RESPONDENT’s business practices pursuant to NRS 645B.060, and having determined from that investigation that RESPONDENT violated the Act;

1           RESPONDENT having been served on or about September 9, 2022, with a Notice of Intent to Issue  
2 and Enter Final Order, Imposing Administrative Fines, Requiring Payment of Investigative Costs, and  
3 Notice of Opportunity for Hearing (“Notice of Intent”), providing RESPONDENT with (1) notice of facts  
4 or conduct which warrant disciplinary action against RESPONDENT, (2) a notice of opportunity for  
5 administrative hearing; and (3) a notice of an opportunity for an informal conference, prior to the  
6 commencement of formal disciplinary action, to show compliance with all lawful requirements; and,

7           RESPONDENT having exercised its right to an informal conference which was held on November  
8 22, 2022, and having requested an administrative hearing;

9           RESPONDENT now, having conferred with the Division’s counsel to resolve this matter without  
10 the time and expense of a protracted evidentiary hearing, desires to resolve this matter in full pursuant to  
11 the following terms:

12           1.       By entering into this Consent Order, RESPONDENT does not admit or deny the allegations,  
13 or the Findings of Fact or Conclusion of Law set forth in the Notice of Intent.

14           2.       RESPONDENT agrees to pay the Division an administrative fine in the amount of \$3,000.00,  
15 which shall be paid to the Division no later than October 1, 2023,

16           3       RESPONDENT agrees to pay the Division the Division’s administrative and other costs in  
17 the amount of \$1,500.00, which shall be paid to the Division no later than October 1, 2023, and

18           4.       RESPONDENT agrees to pay \$1,500.00 in restitution to the complainant, which shall be  
19 paid as follows:

20           RESPONDENT shall make a check payable to Linda Flunder in the amount of \$1,500.00 and shall  
21 mail that check no later than October 1, 2023, to Attn: Linda Flunder, 5154 Mascaro Drive, Las  
22 Vegas, NV 89122. RESPONDENT shall provide proof of mailing said check to the Division no  
23 later than November 30, 2023. RESPONDENT shall also provide proof to the Division that said  
24 check cleared in the event the Division so requests.

25           RESPONDENTS, having knowingly and voluntarily affixed their signature to the attached  
26 VOLUNTARY CONSENT TO ENTRY OF COMMISSIONER’S CONSENT ORDER (the “Voluntary  
27 Consent”), incorporated herein by this reference, have consented to the issuance of this Consent Order (“the  
28 Order”) with the intent to be legally bound hereby, and having waived and relinquished any and all rights

1 that RESPONDENT may now or hereafter has to attend an administrative hearing in this matter or to judicial  
2 review thereof, or otherwise challenge or contest, the entry of this Order; and,

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

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

7 NOW, THEREFORE, IT IS HEREBY ORDERED that:

- 8 1 RESPONDENT shall pay to the Division an administrative fine in the amount of \$3,000.00, which  
9 shall be paid to the Division no later than October 1, 2023,
- 10 2. RESPONDENTS shall pay to the Division the Division's administrative and other costs in the  
11 amount of \$1,500.00, which shall be paid to the Division no later than October 1, 2023, and
- 12 3. RESPONDENT agrees to pay \$1,500.00 in restitution to the complainant, which shall be paid to the  
13 as follows:  
14 RESPONDENT shall make a check payable to Linda Flunder in the amount of \$1,500.00 and shall  
15 mail that check no later than October 1, 2023, to Attn: Linda Flunder, 5154 Mascaro Drive, Las  
16 Vegas, NV 89122. RESPONDENT shall provide proof of mailing said check to the Division no  
17 later than November 30, 2023. RESPONDENT shall also provide proof to the Division that said  
18 check cleared in the event the Division so requests.
- 19 4. This Order shall be and is effective and enforceable on the date that it is issued, as shown in the  
20 caption hereof.
- 21 5. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended  
22 in writing by the Commissioner.

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1 6. The Commissioner specifically retains jurisdiction over the matters contained herein and has the  
2 authority to issue such further orders as she shall deem just, necessary, and appropriate to enforce  
3 this Consent Order. Notwithstanding the foregoing, nothing herein shall be construed to limit the  
4 Commissioner's authority to bring any other action against Respondent not related to the  
5 Investigation (defined in the Voluntary Consent), Notice of Intent, or this action as necessary to  
6 enforce the provisions of the Act and to protect the public.

7 IT IS SO ORDERED.

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9 DIVISION OF MORTGAGE LENDING

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11 By: 

12 Cathy Sheehy, Commissioner  
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