1	STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF MORTGAGE LENDING
3	BEFORE THE COMMISSIONER OF THE DIVISION OF MORTGAGE LENDING
4	In the Matter of: )
5 6	) Case No. 2023-011 ROAD TO HOME MORTGAGE, LLC. ) Mortgage Company License No. 4973, ) NMLS ID No. 1752943 )
7	) Respondent. )
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9	CONSENT ORDER
10	Issued and Entered, This 25 <sup>th</sup> day of September, 2024,
11	By Cathy Sheehy,
12	Commissioner
13	The Commissioner of the State of Nevada, Department of Business and Industry,
14	Division of Mortgage Lending (the "Commissioner") having been statutorily charged with
15	the responsibility and authority to administer and enforce Chapter 645B of the Nevada
16	Revised Statutes and Chapter 645B of the Nevada Administrative Code (collectively, the
17	"Act"), governing the licensing and conduct of mortgage agents and/or mortgage loan
18	originators and mortgage brokers and/or mortgage companies doing business in the State
19	of Nevada; and,
20	The Commissioner having been further vested with broad authority to conduct
21	investigations to determine whether any person is violating or has violated any provision
22	of the Act;
23	Road To Home Mortgage, LLC (hereinafter "RESPONDENT"), is an active foreign
24	limited liability company, having made application for and been granted a mortgage
25	company license, MLD License No. 4973, by the Commissioner on or about October 14,
26	2019; and
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The Division of Mortgage Lending (the "Division") having conducted an office examination ("Examination") of RESPONDENT on or about April 25, 2023; and,

Based upon the findings of the Examination by the Division, the Commissioner determined that the RESPONDENT had engaged in activity and conduct that violated provisions of the Act. In particular, these violations included failure(s) to: (1) timely file monthly activity report(s); (2) submit financial statements timely as required; (3) timely provide a surety bond that meets minimum requirements; (4) advertise properly; (5) comply with shared office space requirements; (6) comply with all of the requirements for qualified employee(s); (7) license mortgage loan originators as required; (8) adequately supervise mortgage loan originator; (9) keep and maintain complete and suitable records; (10) disclose all fees earned by the mortgage company; (11) comply with the law (hereinafter collectively referred to as the "Violations").

RESPONDENT having been served on or about December 8, 2023, with a Notice of Intent to Issue and Enter Final Order Imposing Administrative Fine, Notice of Opportunity to Show Compliance and Proposed Administrative Complaint ("Notice"), providing RESPONDENT with (1) notice of facts or conduct which warrant disciplinary action against RESPONDENT, and (2) a notice of an opportunity for an informal conference, prior to the commencement of formal disciplinary action, to show compliance with all lawful requirements; and,

RESPONDENT timely and voluntarily provided documents (as requested by the Commissioner) and written and supplement responses addressing the Notice and its Proposed Administrative Complaint as contained in the Notice; and

RESPONDENT having exercised its right to an informal conference and that the conference being held via videoconference on March 20, 2024, attended by Division staff, Division counsel, representatives of the Respondent, Respondent's counsel, and Respondent. At the conference Respondent explained that Respondent had no intention of violating the Act and any violation that may have occurred was due to a misunderstanding on its part; and

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RESPONDENT having timely and voluntarily provided written plans of correction on or about February 28, 2024, April 18, 2024, and/or May 23, 2024 (in the aggregate constituting what is referred herein as the "POC"), to address the Violations and provide assurances against reoccurrence of the Violations ("Remedial Measures").

RESPONDENT now, having conferred with the Division's counsel to resolve this matter without the time and expense of a protracted evidentiary hearing, without admitting to or denying any violations brought forth in the Notice, desires to resolve this matter in full pursuant to the following terms:

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- To avoid the reoccurrence of the Violations identified in the Notice, the RESPONDENT agrees to adhere to the Remedial Measures identified in the POC;
- 2. RESPONDENT and Division agree that an Administrative Fine in the amount of \$25,000 shall be and hereby is imposed upon RESPONDENT. The Administrative Fine will be held in abeyance for a period of one year (Suspended Fine) from the execution of the instant Consent Order ("Order"). The Suspended Fine is subject to forfeiture during the one year period should the RESPONDENT fail to adhere to the Remedial Measures identified in the POC, and/or should the RESPONDENT violate any statute or regulation identified in the Notice. The imposition of the Suspended Fine may be in addition to any other fine or penalty authorized by law, following appropriate procedure, notice and process.
  - 3. RESPONDENT agrees, within 30 days of the execution of the Order, to reimburse KA \$10,289.76 and provide proof to the satisfaction of the Division that said payment was made, including by way of a bank statement showing that the payment has cleared from its account.

RESPONDENT, having knowingly and voluntarily affixed its signature to the attached "Voluntary Consent to Entry of Commissioner's Consent Order (the "Voluntary Consent"), incorporated herein by this reference, have consented to the issuance of this 1 Consent Order with the intent to be legally bound hereby, and having waived and 2 relinquished any and all rights that RESPONDENT may now or hereafter has to attend an 3 administrative hearing in this matter or to judicial review thereof, or otherwise challenge 4 or contest, the entry of this Order; and,

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

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

NOW, THEREFORE, IT IS HEREBY ORDERED that:

 To avoid the reoccurrence of violations identified in the Notice, the RESPONDENT shall adhere to the Remedial Measures identified in the POC and will not violate any statute or regulation identified in the Notice;

2. An Administrative Fine in the amount of \$25,000 shall be and hereby is imposed upon RESPONDENT. The Administrative Fine will be held in abeyance for a period of one year (Suspended Fine) from the execution of the instant Order. The Suspended Fine is subject to forfeiture should the RESPONDENT fail to adhere to the corrective measures identified in the POC, and/or should the RESPONDENT again violate any statute or regulation identified in the Notice. The imposition of the Suspended Fine may be in addition to any other fine or penalty authorized by law, following appropriate procedure, notice and process.

 RESPONDENT shall, within 30 days of the execution of the Order, reimburse KA \$10,289.76 and provide proof to the satisfaction of the Division that said payment was made, including by way of a bank statement showing that the payment has cleared from its account.

IT IS SO ORDERED.

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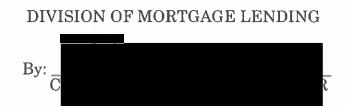
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