



Nevada Office of the Attorney General  
100 North Carson Street  
Carson City, NV 89701-4717

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

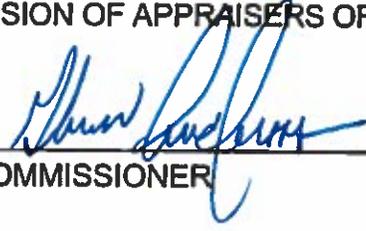
Action, may thereafter automatically suspend Respondent's license, and may proceed in filing a complaint before the Commission.

IT IS FURTHER ORDERED that the Division may institute collection proceedings for failure to pay the fine and reimbursement.

This Order shall become effective on October 2, 2015.

Dated this 2 day of September, 2015.

COMMISSION OF APPRAISERS OF REAL ESTATE

By:   
COMMISSIONER

Nevada Office of the Attorney General  
100 North Carson Street  
Carson City, NV 89701-4717

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

# EXHIBIT A

# EXHIBIT A

1                   **BEFORE THE COMMISSION OF APPRAISERS OF REAL ESTATE**  
2   **STATE OF NEVADA**

3 JOSEPH (JD) DECKER, Administrator, REAL )  
4 ESTATE DIVISION, DEPARTMENT OF )  
5 BUSINESS AND INDUSTRY, STATE OF )  
6 NEVADA, )

Case Nos. AP14.021.S, AP15.014.S,  
and AP15.027.S

6   Petitioner, )

7 vs. )

8 MICHAEL HATCH, )  
9 License No. A.0000317-CR, )

10   Respondent. )

**FILED**

SEP 02 2015

NEVADA COMMISSION OF APPRAISERS



11 \_\_\_\_\_ )  
12   **STIPULATION FOR SETTLEMENT OF DISCIPLINARY ACTION**

13           Parties. This Stipulation is entered into, by, and between Petitioner, REAL ESTATE  
14 DIVISION, DEPARTMENT OF BUSINESS AND INDUSTRY, STATE OF NEVADA (Division), by  
15 and through its Administrator, JOSEPH DECKER, and Respondent, MICHAEL HATCH  
16 (Respondent). Respondent was, at all times relevant to this Stipulation, a certified residential  
17 appraiser licensed by the Division under License No. A.0000317-CR.

18           Alleged Facts

19   **AP14.021.S**

20           1. Respondent completed an appraisal of a single-family home located at 7  
21 Mountain Cove Court, Henderson, Nevada 89052 ("subject property"). (See Exhibit 1, BS  
22 84-124).

23           2. The appraisal had an effective date of December 2, 2013, and a signature date  
24 of December 4, 2013. The appraised value was \$1,600,000.

25           3. Respondent failed to include in his work-file a copy of one of the reports that he  
26 completed and submitted to the client.

27           4. Respondent inconsistently reported the number of bedrooms for the subject  
28 property.





1 depreciation of the subject property using the cost approach.

2 5. Respondent failed to make a date and/or time of sale adjustment to the subject  
3 property.

4 6. Respondent failed to support the condition ratings for comparable sales 1  
5 through 6 when accounting for the age of those properties.

6 7. Respondent failed to explain why he did not make an adjustment to the  
7 comparable sales which were short sales.

8 8. Respondent failed to accurately report the number of bedrooms and bathrooms  
9 of comparable sale 7.

10 9. Respondent failed to accurately report the type of garage for comparable sale 7.

11 10. Respondent failed to make the proper adjustment for the garage for comparable  
12 sale 7.

13 11. Respondent inconsistently reported the condition of comparable sale 3.

14 12. Respondent inconsistently reported the analysis given for the cost approach.

15 13. Respondent failed to support his conclusion of value.

16 Alleged Violations

17 AP14.021.S

18 **First Claim for Relief**

19 Respondent has engaged in unprofessional conduct by failing to prepare the  
20 appraisal in compliance with the standards of the Appraisal Foundation, a violation of  
21 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1). These standards are  
22 published in the Uniform Standards of Professional Appraisal Practice (USPAP) adopted by  
23 the Appraisal Standards Board of the Appraisal Foundation as authorized by Congress and  
24 adopted in Nevada by NAC 645C.400.

25 **Second Claim for Relief**

26 Respondent has engaged in unprofessional conduct by failing to protect the public by  
27 issuing an appraisal with numerous errors, a violation of NRS 645C.460(1)(a), including the  
28 act found at NAC 645C.405(2).

1 **Third Claim for Relief**

2 By failing to understand and correctly employ those recognized methods and  
3 techniques that are necessary to produce a credible appraisal report, Respondent is in  
4 violation of USPAP Standards Rule 1-1(a). This is unprofessional conduct pursuant to  
5 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

6 **Fourth Claim for Relief**

7 By committing a substantial error of omission and/or commission that significantly  
8 affects the appraisal, Respondent is in violation of USPAP Standards Rule 1-1(b). This is  
9 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
10 NAC 645C.405(1).

11 **Fifth Claim for Relief**

12 By rendering appraisal services in a careless or negligent manner, such as by making  
13 a series of errors that, although individually might not significantly affect the results of  
14 an appraisal, in the aggregate affect the credibility of those results, Respondent is in violation  
15 of USPAP Standards Rule 1-1(c). This is unprofessional conduct pursuant to  
16 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

17 **Sixth Claim for Relief**

18 By failing to analyze the comparable sales data that was available to indicate a value  
19 conclusion in a sales comparison approach, Respondent is in violation of USPAP Standards  
20 Rule 1-4(a). This is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the  
21 act found at NAC 645C.405(1).

22 **Seventh Claim for Relief**

23 By failing to clearly and/or accurately set forth the appraisal in a manner that was  
24 not misleading, Respondent is in violation of USPAP Standards Rule 2-1(a). This is  
25 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
26 NAC 645C.405(1).

27 **Eighth Claim for Relief**

28 By failing to include in the appraisal report, sufficient information to enable the

1 intended users of the appraisal report to understand the report properly, Respondent is in  
2 violation of USPAP Standards Rule 2-1(b). This is unprofessional conduct pursuant to  
3 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

4 **Ninth Claim for Relief**

5 By failing to summarize the information analyzed, the appraisal methods and/or  
6 techniques employed, and the reasoning that supports the analyses, opinions, and/or  
7 conclusions, and/or explaining why the sales comparison approach, cost approach, or income  
8 approach was excluded, Respondent is in violation of USPAP Standards Rule 2-2(a)(viii).  
9 This is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
10 NAC 645C.405(1).

11 **Tenth Claim for Relief**

12 By failing to keep true copies of any written reports, documents on any type of media,  
13 and/or the necessary data to support the conclusions in his appraisal report, Respondent is in  
14 violation of the Record-Keeping Rule of the USPAP. This is unprofessional conduct pursuant  
15 to NAC 645C.460(1)(a), including the act found at NAC 645C.405(1).

16 **AP15.014.S**

17 **First Claim for Relief**

18 Respondent has engaged in unprofessional conduct by failing to prepare the appraisal  
19 in compliance with the standards of the Appraisal Foundation, a violation of  
20 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1). These standards are  
21 published in the Uniform Standards of Professional Appraisal Practice (USPAP) adopted by  
22 the Appraisal Standards Board of the Appraisal Foundation as authorized by Congress and  
23 adopted in Nevada by NAC 645C.400.

24 **Second Claim for Relief**

25 Respondent has engaged in unprofessional conduct by failing to protect the public by  
26 issuing an appraisal with numerous errors, a violation of NRS 645C.460(1)(a), including the  
27 act found at NAC 645C.405(2).

28 ///

1 **Third Claim for Relief**

2 By failing to include all other data, information, and documentation necessary to  
3 support his opinions and conclusions regarding the cost approach, Respondent is in violation  
4 of the Record Keeping Rule of the USPAP. This is unprofessional conduct pursuant to  
5 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

6 **Fourth Claim for Relief**

7 By failing to be aware of, understand, and/or correctly employ those recognized  
8 methods and/or techniques that are necessary to produce a credible appraisal review,  
9 Respondent is in violation of USPAP Standards Rule 3-1(a). This is unprofessional conduct  
10 pursuant to NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

11 **Fifth Claim for Relief**

12 By committing substantial errors of omission and/or commission that significantly  
13 affects an appraisal review, Respondent is in violation of USPAP Standards Rule 3-1(b). This  
14 is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
15 NAC 645C.405(1).

16 **Sixth Claim for Relief**

17 By rendering appraisal review services in a careless and/or negligent manner, such as  
18 making a series of errors that, although individually might not significantly affects the results of  
19 an appraisal review, in the aggregate affects the credibility of those results, Respondent is  
20 in violation of USPAP Standards Rule 3-1(c). This is unprofessional conduct pursuant to  
21 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

22 **Seventh Claim for Relief**

23 By failing to comply with the Standards Rule 1 applicable to the development of an  
24 opinion when the scope of work includes the reviewer developing his or her own opinion of  
25 value, review opinions, and/or real property appraisal conclusions, Respondent is in violation  
26 of USPAP Standards Rule 3-3(c)(i). This is unprofessional conduct pursuant to  
27 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

28 ///

1 **Eighth Claim for Relief**

2 By failing to clearly and/or accurately set forth the appraisal review in a manner that will  
3 not be misleading, Respondent is in violation of USPAP Standards Rule 3-4(a). This is  
4 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
5 NAC 645C.405(1).

6 **Ninth Claim for Relief**

7 By failing to contain sufficient information in the appraisal review to enable the  
8 intended users of the appraisal review to understand the report properly, Respondent is in  
9 violation of USPAP Standards Rule 3-4(b). This is unprofessional conduct pursuant to  
10 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

11 **Tenth Claim for Relief**

12 By failing to state the name of the appraiser who completed the work under review  
13 and/or state that the name of the appraiser under review was withheld by the client,  
14 Respondent is in violation of USPAP Standards Rule 3-5(d)(iv). This is unprofessional  
15 conduct pursuant to NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

16 **Eleventh Claim for Relief**

17 By failing to understand and correctly employ those recognized methods and  
18 techniques that are necessary to produce a credible appraisal report, Respondent is in  
19 violation of USPAP Standards Rule 1-1(a). This is unprofessional conduct pursuant to  
20 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

21 **Twelfth Claim for Relief**

22 By committing a substantial error of omission and/or commission that significantly  
23 affects the appraisal, Respondent is in violation of USPAP Standards Rule 1-1(b). This is  
24 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
25 NAC 645C.405(1).

26 **Thirteenth Claim for Relief**

27 By rendering appraisal services in a careless or negligent manner, such as by making a  
28 series of errors that, although individually might not significantly affect the results of

1 an appraisal, in the aggregate affect the credibility of those results, Respondent is in violation  
2 of USPAP Standards Rule 1-1(c). This is unprofessional conduct pursuant to  
3 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

4 **Fourteenth Claim for Relief**

5 By failing to clearly and/or accurately set forth the appraisal in a manner that was not  
6 misleading, Respondent is in violation of USPAP Standards Rule 2-1(a). This is  
7 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
8 NAC 645C.405(1).

9 **Fifteenth Claim for Relief**

10 By failing to include in the appraisal report sufficient information to enable the intended  
11 users of the appraisal report to understand the report properly, Respondent is in violation  
12 of USPAP Standards Rule 2-1(b). This is unprofessional conduct pursuant to  
13 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

14 **Sixteenth Claim for Relief**

15 By failing to summarize the information analyzed, the appraisal methods and/or  
16 techniques employed, and the reasoning that supports the analyses, opinions and/or  
17 conclusions, and/or explaining why the sales comparison approach, cost approach or income  
18 approach was excluded, Respondent is in violation of USPAP Standards Rule 2-2(a)(viii).  
19 This is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
20 NAC 645C.405(1).

21 **AP15.027.S**

22 **First Claim for Relief**

23 Respondent has engaged in unprofessional conduct by failing to prepare the appraisal  
24 in compliance with the standards of the Appraisal Foundation, a violation of NRS 645C.460(1),  
25 including the act found at NAC 645C.405(1). These standards are published in the Uniform  
26 Standards of Professional Appraisal Practice (USPAP) adopted by the Appraisal Standards  
27 Board of the Appraisal Foundation as authorized by Congress and adopted in Nevada by  
28 NAC 6450.400.

1 **Second Claim for Relief**

2 Respondent has engaged in unprofessional conduct by failing to protect the public by  
3 issuing an appraisal with numerous errors, a violation of NRS 645C.460(1)(a), including the  
4 act found at NAC 645C.405(2).

5 **Third Claim for Relief**

6 By failing to understand and correctly employ those recognized methods and  
7 techniques that are necessary to produce a credible appraisal report, Respondent is in  
8 violation of USPAP Standards Rule 1-1(a). This is unprofessional conduct pursuant to  
9 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

10 **Fourth Claim for Relief**

11 By committing a substantial error of omission and/or commission that significantly  
12 affects the appraisal, Respondent is in violation of USPAP Standards Rule 1-1(b). This is  
13 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
14 NAC 6450.405(1).

15 **Fifth Claim for Relief**

16 By rendering appraisal services in a careless or negligent manner, such as by making  
17 a series of errors that, although individually might not significantly affect the results  
18 of an appraisal, in the aggregate affect the credibility of those results, Respondent is in  
19 violation of USPAP Standards Rule 1-1(c). This is unprofessional conduct pursuant to  
20 NRS 45C.460(1)(a), including the act found at NAC 645C.405(1).

21 **Sixth Claim for Relief**

22 By failing to identify the characteristics of the property that are relevant to the type  
23 and definition of value intended use of the appraisal, including, the location and physical,  
24 legal, and economic attributes of the subject property, Respondent is in violation of USPAP  
25 Standards Rule 1-2(e)(i). This is unprofessional conduct pursuant to NRS 645C.460(1)(a),  
26 including the act found at NAC 645C.405(1).

27 **Seventh Claim for Relief**

28 By failing to clearly and/or accurately set forth the appraisal in a manner that

1 was not misleading, Respondent is in violation of USPAP Standards Rule 2-1(a). This  
2 is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
3 NAC 645C.405(1).

4 **Eighth Claim for Relief**

5 By failing to include in the appraisal report sufficient information to enable the  
6 intended users of the appraisal report to understand the report properly, Respondent is  
7 in violation of USPAP Standards Rule 2-1(b). This is unprofessional conduct  
8 pursuant to NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

9 **Ninth Claim for Relief**

10 By failing to summarize the information analyzed, the appraisal methods and/or  
11 techniques employed, and the reasoning that supports the analyses, opinions and/or  
12 conclusions, and/or explaining why the sales comparison approach, cost approach, or income  
13 approach was excluded, Respondent is in violation of USPAP Standards Rule 2-2(a)(viii).  
14 This is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
15 NAC 645C.405(1).

16 Proposed Settlement. The Division is prepared to put on a case based on the  
17 Complaints filed with the Commission of Appraisers of Real Estate (Commission) alleging the  
18 above offenses, and the Division is authorized under NRS 645C.460 and NRS 645C.633 to  
19 seek the imposition of a fine of up to \$10,000 for each offense alleged. Respondent is  
20 prepared to defend any such Complaints; however, the parties desire to compromise and  
21 settle the instant controversy upon the following terms and conditions:

- 22 1. Respondent agrees to pay to the Division the sum of Fifteen Thousand Dollars  
23 (\$15,000) in administrative fines in resolution of the instant matter within twenty-four (24)  
24 months after the effective date of the Commission's order approving this settlement agreement;
- 25 2. Respondent agrees to attend a fifteen (15) hour USPAP course, including taking  
26 and passing the exam; a fifteen (15) hour Residential Report Writing and Case Studies Course  
27 including taking and passing the exam; a three (3) hour Nevada Law course; and a fifteen (15)  
28 hour Residential Site Valuation and Cost Approach including taking and passing the exam;

1 all within twelve (12) months after the effective date of the Commission's order approving  
2 this settlement agreement. The hours will not count towards Respondent's continuing education  
3 requirements and may be obtained either through live education or on-line;

4 3. The Division agrees not to pursue any other or greater remedies or fines in  
5 connection with the conduct referenced in paragraph 2, above;

6 4. Respondent and the Division agree that by entering into this Stipulation,  
7 the Division does not concede any defense or mitigation Respondent may assert and that once  
8 this Stipulation is approved and fully performed, the Division will close its file in this matter.  
9 Respondent understands that the public records law may require the Division to make available  
10 for inspection this Stipulation and related documents. Respondent also understands that the  
11 Division may share the content of this Stipulation and related documents with any governmental  
12 or professional organization or member of the public;

13 5. Respondent and the Division agree that the Division, at its discretion, may publish  
14 in the newsletter a summary of the alleged offenses of Respondent and the terms of this  
15 Stipulation. It is further understood by the parties that this publication is for educational purposes  
16 only and to advise other licensees of the alleged violation(s) and that disciplinary action has been  
17 taken by the Division;

18 6. Respondent agrees that if the administrative fine is not paid within the time allowed  
19 above or the required education is not completed in the time allowed above, Respondent's  
20 license may be automatically suspended until such time as the fine is paid and education is  
21 completed. The Division may, at its option, rescind this Stipulation and proceed with filing a  
22 Complaint before the Commission. Further, recovery actions for the administrative fines may be  
23 instituted by the Division;

24 7. Respondent agrees and understands that by entering into this Stipulation,  
25 Respondent is waiving his right to a hearing at which Respondent may present evidence  
26 in his defense, to be represented by counsel, to judicial review of any adverse decision by  
27 the Commission, and to present his defense to a Commission which has  
28 had no prior familiarity with the instant matter. The Commission members who review this

1 matter for approval of this Stipulation may be the same members who ultimately hear the  
2 Division's Complaint if this Stipulation is either not approved by the Commission or is not  
3 timely performed by Respondent; and

4 8. Each party shall bear its own attorney's fees and costs.

5 Stipulation is Not Evidence. Neither this Stipulation nor any statements made concerning  
6 this Stipulation may be discussed or introduced into evidence at the hearing of the Complaint  
7 if the Division ultimately must put on a case based on the Complaint filed in this matter.

8 Approval of Stipulation. Once executed, this Stipulation will be filed with the Commission  
9 and will be put on the agenda for approval at its August 11-13, 2015, meeting, which by Nevada  
10 law is a public meeting. The meeting is scheduled for 9am. The Commission meeting will be  
11 located at the Nevada Gaming Control Board, 555 East Washington Street, Hearing Room 2450,  
12 Las Vegas, Nevada 89101. The meeting will be video-conferenced to the Nevada Gaming  
13 Control Board in Carson City, 1919 E. College Parkway, Carson City, Nevada, 89706.

14 Your Stipulation is one of several matters scheduled at the same time as part of a  
15 regular meeting of the Commission that is expected to last from Tuesday, August 11, 2015, at  
16 9:00 a.m., and each day thereafter at 9:30 a.m., through Thursday, August 13, 2015. At that  
17 time, the Division will recommend to the Commission, approval of the Stipulation. Respondent is  
18 required by this Stipulation to attend said hearing. Respondent acknowledges and agrees that  
19 the Commission may approve this Stipulation, reject it, or suggest different terms that must be  
20 communicated to Respondent and accepted or rejected by Respondent before any such  
21 amendment shall become effective.

22 Withdrawal of Stipulation. If the Commission rejects this Stipulation or suggests terms  
23 unacceptable to Respondent, Respondent may withdraw from this Stipulation and the Division  
24 may pursue its complaint before the Commission.

25 Release. In consideration of execution of this Stipulation, the Respondent for himself,  
26 his heirs, executors, administrators, successors, and assigns, hereby releases, remises, and  
27 forever discharges the State of Nevada, the Department of Business and Industry of the State  
28 of Nevada, the Division, and each of their members, agents, and employees in their individual

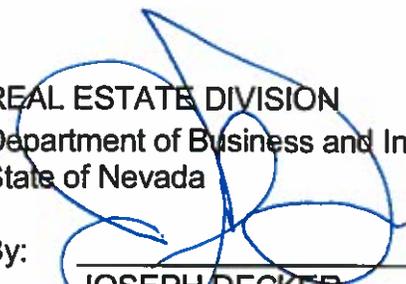
1 and representative capacities, from any and all manner of actions, causes of action, suits,  
2 debts, judgments, executions, claims, and demands whatsoever, known and unknown, in law  
3 or equity, that the Respondent ever had, now has, may have, or claim to have against any or  
4 all of the persons or entities named in this section, arising out of or by reason of the Division's  
5 investigation, this disciplinary action, and all other matters relating thereto.

6 Indemnification. Respondent hereby indemnifies and holds harmless the State of  
7 Nevada, the Department of Business and Industry of the State of Nevada, the Division, and  
8 each of their members, agents, and employees in their individual and representative  
9 capacities against any and all claims, suits, and actions brought against said persons and/or  
10 entities by reason of the Division's investigation, this disciplinary action and all other matters  
11 relating thereto, and against any and all expenses, damages, and costs, including court costs  
12 and attorney fees, which may be sustained by the persons and/or entities named in this  
13 section as a result of said claims, suits, and actions.

14 IT IS SO STIPULATED.

15 Dated: Aug 19 2015

REAL ESTATE DIVISION  
Department of Business and Industry  
State of Nevada

16  
17  
18 By:   
JOSEPH DECKER  
Administrator

19  
20 Dated: \_\_\_\_\_

  
MICHAEL HATCH  
Respondent

21  
22  
23 Approved as to form:

24 ADAM PAUL LAXALT  
Attorney General

25  
26 By: \_\_\_\_\_

Gina C. Session  
Chief Deputy Attorney General  
Attorney for Real Estate Division  
100 North Carson Street, Carson City, Nevada 89701  
(775) 684-1207

Nevada Office of the Attorney General  
100 North Carson Street  
Carson City, NV 89701-4717

1 and representative capacities, from any and all manner of actions, causes of action, suits,  
2 debts, judgments, executions, claims, and demands whatsoever, known and unknown, in law  
3 or equity, that the Respondent ever had, now has, may have, or claim to have against any or  
4 all of the persons or entities named in this section, arising out of or by reason of the Division's  
5 investigation, this disciplinary action, and all other matters relating thereto.

6 Indemnification. Respondent hereby indemnifies and holds harmless the State of  
7 Nevada, the Department of Business and Industry of the State of Nevada, the Division, and  
8 each of their members, agents, and employees in their individual and representative  
9 capacities against any and all claims, suits, and actions brought against said persons and/or  
10 entities by reason of the Division's investigation, this disciplinary action and all other matters  
11 relating thereto, and against any and all expenses, damages, and costs, including court costs  
12 and attorney fees, which may be sustained by the persons and/or entities named in this  
13 section as a result of said claims, suits, and actions.

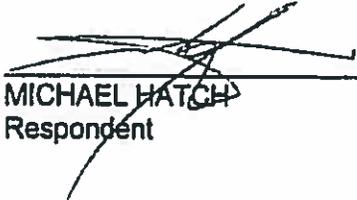
14 IT IS SO STIPULATED.

15 Dated: \_\_\_\_\_

REAL ESTATE DIVISION  
Department of Business and Industry  
State of Nevada

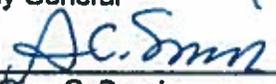
17 By: \_\_\_\_\_  
18 JOSEPH DECKER  
19 Administrator

20 Dated: \_\_\_\_\_

  
21 MICHAEL HATCH  
22 Respondent

23 Approved as to form:

24 ADAM PAUL LAXALT  
25 Attorney General

26 By:  \_\_\_\_\_

27 Gina C. Session  
28 Chief Deputy Attorney General  
Attorney for Real Estate Division  
100 North Carson Street, Carson City, Nevada 89701  
(775) 684-1207