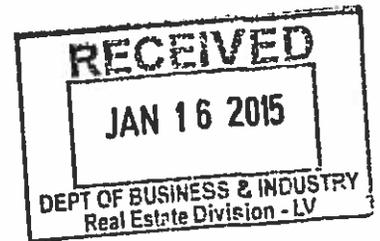


S-LDA-15-003

Miguel Antonio Lopez

[REDACTED]
Las Vegas, NV 89129
[REDACTED]
[REDACTED]

January 13, 2015



Attn: Teralyn Thompson, Legal Administrative Officer
Nevada Real Estate Division
2501 E Sahara Ste 102
Las Vegas NV 89104

RE: Appeal Decision to Deny Real Estate License Application

Teralyn Thompson:

I am writing to request an appeal of the Nevada Real Estate Division's decision to deny my Real Estate License Application.

Thank you for taking the time to consider my request. Please contact me by e-mail or phone if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Miguel Lopez". The signature is written in a cursive, slightly slanted style.

Miguel Antonio Lopez

BRIAN SANDOVAL
Governor

STATE OF NEVADA



BRUCE H. BRESLOW
Director

JOSEPH (JD) DECKER
Administrator

DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

www.red.state.nv.us

January 9, 2015

Miguel Antonio Lopez

[REDACTED]
Las Vegas, Nevada 89129

Re: Real Estate License Application

Cert. No.: 7012 1640 0000 6161 5673

Dear Mr. Lopez:

The Nevada Real Estate Division has reviewed your application for a real estate salesperson's license. You failed to meet the requirements for issuance of a real estate license based on your disclosed convictions.

After careful consideration, it is the determination of the Division to deny your application for a real estate salesperson's license. The denial of your application is pursuant to NRS 645.330.

"1. Except as otherwise provided by specific statute, the division may approve an application for a license for a person who meets all the following requirements:

(a) Has a good reputation for honesty, trustworthiness and integrity and who offers proof of those qualifications satisfactory to the division."

2. The Division:

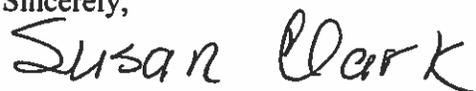
(a) May deny a license to any person who has been convicted of, or entered a plea of guilty or nolo contendere to, forgery, embezzlement, obtaining money under false pretenses, larceny, extortion, conspiracy to defraud, engaging in a real estate business without a license, possessing for the purpose of sale any controlled substance or any crime involving moral turpitude, in any court of competent jurisdiction in the United States or elsewhere;

You have the right to request, in writing, an appeal of this decision within 30 days of receiving this letter per NRS 645.440(2) and NAC 645.095(3). Please be advised that at an appeal hearing, the Real Estate Commission will review your entire licensing record and may question you thereon. Pursuant to NAC 645.095(4) fees for the application are not refundable.

If you wish to appeal this decision, please mail your request to the Real Estate Division to the attention of:

Teralyn Thompson, Legal Administrative Officer
Nevada Real Estate Division
2501 E Sahara Ste 102
Las Vegas, Nevada 89104

Sincerely,

Handwritten signature of Susan Clark in black ink.

Susan Clark
LICENSING MANAGER

cc: Michael Gonyea

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 *(702) 486-
email: realest@red.state.nv.us <http://www.red.state.nv.us>

RECEIVED
AUG 21 2014
DEPT. OF BUSINESS & INDUSTRY
REAL ESTATE DIVISION - LV
LICENSING

5/7/2

ORIGINAL LICENSING APPLICATION
For Salesman, Broker-Salesman, or Broker License
(New Fees Effective July 1, 2011)

TYPE OR PRINT CAREFULLY. THIS SECTION IS TO BE COMPLETED PERSONALLY BY THE CANDIDATE. NAC 645.105 Each application must be completed personally by the applicant. Members of the Commission or employees of the Division are expressly prohibited from helping a person prepare his license application.

*Only information deemed by law to be confidential shall be confidential (SSN, exam results, background investigation results). Most information provided by an applicant for licensure is public information and must be provided upon request. By policy, the Real Estate Division shall post (via the web site) and sell licensee lists which include the licensee's name, business address (even if same as home address), and business telephone number.

License desired. Please check the box of the license type applied for:

<input checked="" type="checkbox"/>	SALESPERSON	\$210.00
<input type="checkbox"/>	BROKER-SALESPERSON	\$250.00
<input type="checkbox"/>	BROKER	\$250.00

Make checks payable to Nevada Real Estate Division (NRED) or submit the exact amount in cash.

SECTION I: (Please print clearly)

1. Applicant's name: Miguel Antonio Lopez *Social Security: [REDACTED]
 Add a nickname: Mike Lopez *Date of birth: [REDACTED]
 *Home Address: [REDACTED]
Street number and name, City, State, Postal code
 *Mailing address (if applicable): _____
 *E-mail address: [REDACTED]
 *Home Phone: _____ *Cell Phone: [REDACTED]

2. List any names used other than legal name listed on this application and explain. Provide proof that the names are the same person when the name on this application is different from your education transcripts, certificates, examinations, etc.

DIVISION USE ONLY:

Receipt #: 342671 License #: _____
 Date: 8/21/14 License Issue Date: _____
 Processors Initials: [Signature] Processors Initials: _____
 Expiration Date of INS Card: _____ FP forwarded date: 6/20/14
 Experience: _____ years _____ months _____ days = _____ college credits.
 Credits submitted from education courses: _____ Total credits (B/BS) or hours (S): _____

5/7/14

**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION**

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 *(702) 486-4033
email: realest@red.state.nv.us <http://www.red.state.nv.us>

SECTION II. ALL APPLICANTS MUST COMPLETE ITEMS 1 THROUGH 10. Attach additional sheets if more space is needed.

1. Occupation: List Employment history or unemployment status (i.e.: retired, student, homemaker, etc for the preceding two years (no gaps please) to date of application. Please attach an additional sheet if necessary.

Occupation	Employer	Address	Date Begin	Date ended
Office Mgr.	RPM Exclusive	[REDACTED]	9/16/13	N/A
Office Admin	MOBILE MALE Wellness Clinic	[REDACTED]	8/12	9/13/13
Shift Mgr.	McDonalds	[REDACTED]	5/12	8/12

2. Residences: For preceding 3 years. Include current residence. Please attach an additional sheet if necessary.

Street Address	City & State	Begin date	End date
[REDACTED]	[REDACTED]	02/1/2013	Present
6300 W. Lake Mead #1112	Las Vegas NV	02/1/2012	02/1/2013
6304 Lanning Ln	Las Vegas NV	05/2011	02/1/2012

3. Yes No Prior experience in real estate?: If you checked Yes, please list all states in which you hold or have held a Real Estate license. Attach to this form a history certified by the state in which you were licensed. The history must be dated less than 90 days from the Nevada license application acceptance date. No documentation required for a license that expired over 10 years ago.

State	Type of credential	Issuance Date	Expiration date	Credential number

4. Yes No U.S. Citizen? Non-United States citizens must provide proof of the right to work in this country as an employee or independent contractor. Attach a copy of a current I.N.S. card, Work Permit card, or permanent resident card. An application submitted to the Dept of Naturalization and Immigration is not accepted.

If No, please write your country of citizenship: _____

Work permit or alien registration card expiration date: (mm/dd/yyyy) _____

STATE OF NEVADA
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REAL ESTATE DIVISION

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5. Personal History: *If your answer is YES to any of the following questions, attach the order as a result of the proceedings. On an attached sheet give full details, including the administrative agency, court, and title of the proceeding, disposition and any other pertinent information. (see NRS 645.330)*

Yes No

- a. Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license?
- b. Has any license issued to you or any partnership or corporation of which you were a member or officer by any public authority been suspended or revoked?
- c. Has an application for any type of license been denied?
- d. Has a surety company declined to be surety on any bond written on you in the two years prior to the date of the application?
- e. Have you ever been charged with or arrested for a felony, gross misdemeanor, or misdemeanor?
- f. Have you ever been convicted of a felony, gross misdemeanor, or misdemeanor?
- g. Have you ever been permitted to change your plea of guilty or had a criminal conviction reversed, or had a judgment or verdict vacated?
- h. Have you ever received an executive pardon?
- i. Have you ever been convicted of, or are you under indictment for, or have you entered a plea of guilty or nolo contendere to forgery, embezzlement, obtaining money under false pretenses, larceny, extortion, conspiracy to defraud or any crime involving moral turpitude?
- j. Are you presently on parole or probation or paying any restitution?
- k. Have you ever filed bankruptcy or has bankruptcy been filed against you? If yes, please provide the date of discharge _____. If filed within the past 7 years, please provide a copy of the discharge.
-

6. CHILD SUPPORT QUESTIONNAIRE: CHECK ONE BOX, REQUIRED.

- I am not subject to a court order for the support of a child.
- I am subject to a court order for the support of one or more children and AM IN COMPLIANCE with that order or plan approved by the district attorney or other public agency enforcing the order for the repayment of the amount owed in that order.
- I am subject to a court order for the support of one or more children and NOT IN COMPLIANCE with that order or plan approved by the district attorney or other public agency enforcing the order for the repayment of the amount owed in that order.
-

7. NEVADA RESIDENT?

Yes No

If no, complete and attach a notarized 656 Form.

**STATE OF NEVADA
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8. REPORT OF EXISTENCE OF NEVADA BUSINESS LICENSE

Pursuant to NRS 353C.1965

All applicants MUST complete this section. Please select ONE option.

I have a Nevada business license number assigned by the Nevada Secretary of State upon compliance with the provisions of NRS Chapter 76.

My Nevada business license number is: _____

I have applied for a Nevada business license with the Nevada Secretary of State upon compliance with the provision of NRS Chapter 76 and my application is pending.

I do NOT have a Nevada business license number.

The Real Estate Division is not the arbiter of determining whether the applicant needs a business license. Information about the Nevada business license can be found on the Secretary of State's website at: <http://nvsos.gov/>

9. DECLARATION: Signature of applicant

I, (print name) Miguel Antonio Lopez Arista hereby, under penalty of perjury, declare that the answers contained in this application are true and correct; and I understand:

- That if I am subject to a court order for support of one or more children and I am not in compliance with that order or plan my application for license, certification or renewal of a license or certification will be denied;
- That I will faithfully comply with all the statutes and regulations of the State of Nevada pertaining to the conduct of real estate licensees in the State of Nevada;
- That by signing this application I authorize any person or institution to which reference is made by me in connection with the application to release or divulge to the Real Estate Division any information in the possession of such person or institution regarding me.

Signature: _____



Date: _____

07/16/2014



CIVIL APPLICANT WAIVER

NOTICE OF NONCRIMINAL JUSTICE APPLICANT'S RIGHTS

As an applicant who is the subject of a Federal Bureau of Investigation (FBI) fingerprint-based criminal history record check for a noncriminal justice purpose you have certain rights which are discussed below.

1. You must be notified by (enter name of submitting agency) Nevada Real Estate Division (NRED) that your fingerprints will be used to check the criminal history records of the FBI and the State of Nevada.
2. If you have a criminal history record, the officials making a determination of your suitability for the job, license or other benefit for which you are applying must provide you the opportunity to complete or challenge the accuracy of the information in the record. You may review and challenge the accuracy of any and all criminal history records which are returned to the submitting agency. The proper forms and procedures will be furnished to you by the Nevada Department of Public Safety, Records Bureau upon request. If you decide to challenge that accuracy or completeness of your FBI criminal history record, Title 28 of the Code of Federal Regulations Section 16.34 provides for the proper procedure to do so:
16.34 – Procedure to obtain change, correction or updating of identification records.
If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D-2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.
3. Based on 28CFR § 50.12 (b), officials making such determinations should not deny the license or employment based on information in the record until the applicant has been afforded a reasonable time to correct or complete the record or has declined to do so.
4. You have the right to expect that officials receiving the results of the fingerprint-based criminal history record check will use it only for authorized purposes and will not retain or disseminate it in violation of federal or state statute, regulation or executive order, or rule, procedure or standard established by the National Crime Prevention and Privacy Compact Council.
5. I hereby authorize (enter name of the requesting agency) Nevada Real Estate Division (NRED), to submit a set of my fingerprints to the Nevada Department of Public Safety, Records Bureau for the purpose of accessing and reviewing State of Nevada and FBI criminal history records that may pertain to me.
In giving this authorization, I expressly understand that the records may include information pertaining to notations of arrest, detentions, indictments, information or other charges for which the final court disposition is pending or is unknown to the above referenced agency. For records containing final court disposition information, I understand that the release may include information pertaining to dismissals, acquittals, convictions, sentences, correctional supervision information and information concerning the status of my parole or probation when applicable.

6. I hereby release from liability and promise to hold harmless under any and all causes of legal action, the State of Nevada, its officer(s), agent(s) and/or employee(s) who conducted my criminal history records search and provided information to the submitting agency for any statement(s), omission(s), or infringement(s) upon my current legal rights. I further release and promise to hold harmless and covenant not to sue any persons, firms, institutions or agencies providing such information to the State of Nevada on the basis of their disclosures. I have signed this release voluntarily and of my own free will.

A reproduction of this authorization for release of information by photocopy, facsimile or similar process, shall for all purposes be as valid as the original.

In consideration for processing my application I, the undersigned, whose name and signature voluntarily appears below; do hereby and irrevocably agree to the above.

Applicant's Name: Lopez Anista, Miguel, Antonio
(PLEASE PRINT LAST, FIRST, MIDDLE)

Address: [REDACTED]

Applicant's Signature: Miguel Lopez

Date: 07/16/14

Submitting Agency: Nevada Real Estate Division (NRED)

Address: 2501 E. Sahara, Suite 102, Las Vegas, NV 89104

Agency representative: Stratton Debbie
(PLEASE PRINT LAST, FIRST, MIDDLE)

Agency representative's Signature: Debbie Stratton

Date: 8/20/14

PSI SERVICES LLC

This report certifies that the candidate listed below has taken a State of Nevada Real Estate licensing examination and achieved the results detailed below.

State of Nevada Real Estate

Candidate I.D.#: [REDACTED]

EXAM DATE: 07/14/2014

EXAM: NV Sales

Miguel Antonio Lopez

[REDACTED]
[REDACTED]
[REDACTED]



The following is an analysis of your examination:

Portion NV Salesperson - State

Topic	# Questions	# Correct
Commission Duties and Powers		
Licensing		
Property Disclosures		
Recordkeeping		
Contracts		
Advertising		
Brokerage/Agency		
Special Topics		

RESULT ** PASS ** Total

Congratulations! You have passed the NV Sales Examination.

If you need to register for another examination, you may visit our website at www.psiexams.com or call PSI at 1-800-733-9267 the next business day or later to register with a Visa or Mastercard.

PSI SERVICES LLC

This report certifies that the candidate listed below has taken a State of Nevada Real Estate licensing examination and achieved the results detailed below.

State of Nevada Real Estate
Candidate I.D.#: [REDACTED]
EXAM DATE: 07/14/2014
EXAM: NV Sales



Miguel Antonio Lopez
[REDACTED]
[REDACTED]
[REDACTED]

The following is an analysis of your examination.
Portion **NV Salesperson - National**

Topic	# Questions	# Correct
I. Property Ownership	[REDACTED]	[REDACTED]
II. Land use controls and regulations	[REDACTED]	[REDACTED]
III. Valuation and market analysis	[REDACTED]	[REDACTED]
IV. Financing	[REDACTED]	[REDACTED]
V. General principles of agency	[REDACTED]	[REDACTED]
VI. Mandated disclosures	[REDACTED]	[REDACTED]
VII. Contracts	[REDACTED]	[REDACTED]
VIII. Transfer of title	[REDACTED]	[REDACTED]
IX. Practice of real estate	[REDACTED]	[REDACTED]
X. Real estate calculations	[REDACTED]	[REDACTED]
XI. Specialty areas	[REDACTED]	[REDACTED]

RESULT ** PASS **

Total:

Congratulations! You have passed the NV Sales Examination.

If you need to register for another examination, you may visit our website at www.psiexams.com or call PSI at 1-800-733-9267 the next business day or later to register with a Visa or Mastercard.

Certificate of Education

Miguel Lopez

Real Estate Principles and Law Comprehensive Completion Exam Version A

Real Estate Principles and Law

Course Hours: 90

Course Number: PL 900023-RE

I certify that I have completed this course/exam through my own efforts in the matter outlined in the Key Realty School mission statement.

Student Signature:

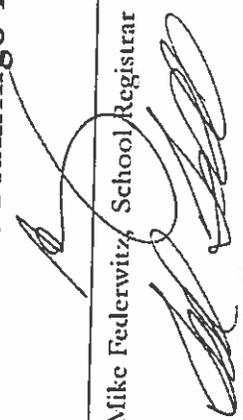


This course/exam is approved by the Nevada Real Estate Commission
This course has been completed by Correspondence
Enrollment Completed by: Mike Federvitz

Key Realty School

3650 East Flamingo Road, Las Vegas NV 89121

Mike Federvitz, School Registrar



7/12/2014

Date

Ted Federvitz

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Nevada
Case No. 10-20285-bam
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MIGUEL ANTONIO LOPEZ ARISTA
[REDACTED]

Social Security / Individual Taxpayer ID No.:

xxx-xx-[REDACTED]

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

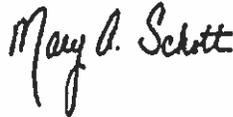
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/13/10

BY THE COURT



Mary A. Schott
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

****The Applicant MUST return this form to the Real Estate Division****

Verification of Fingerprints Submitted

The fingerprints of the named applicant have been taken and forwarded electronically to the Nevada Department of Public Safety

Name (Please Print) Miguel Antonio Lopez-Arista

Date of Birth (mo/day/year) [REDACTED]

Social Security Number [REDACTED]

Home Address (Street) [REDACTED]

City Las Vegas State NV Zip [REDACTED]

Telephone [REDACTED]

Type of License (Check one)

Real Estate (salesman, broker-salesman, broker)

Appraisal (licensed, certified, intern)

Timeshare sales agent

Inspector of Structures

Community Manager

Property Management Permit

Business Broker Permit

Asset Management Permit

mm

By this signature, I authorize my fingerprints to be submitted to the Nevada Criminal History Repository and the Federal Bureau of Investigation for a criminal background report.

Miguel Lopez
Signature

06/19/2014
Date

For Office Use Only
JUN 20 2014

Date Prints Submitted: _____

Processed by: [Signature]

TCN: NVPS21A00443121A

Agency Stamp

Fingerprinting Pros Inc
2620 S Maryland Pkwy Ste 17
Las Vegas NV 89109
702-734-2665

This form must be walked into their office location after taking the required test to the address listed below.
Nevada Real Estate Division, 2501 E Sahara Ave, Las Vegas, NV 89104