

Teralyn Thompson
Legal Administrative Officer
Real Estate Division
2501 E. Sahara Ave
Las Vegas, NV 89104

July 30, 2015

RE: Nancy Anderson

Request for Instructor reinstatement

Dear Teralyn Thompson:

I am requesting to be allowed to go before the commission, in September of this year, to request a reinstatement of my teaching privileges. It has been a difficult period in my life and I will have completed all the required sanctions and I am now ready to return to teaching.

Thank you for your consideration in this matter,

A handwritten signature in blue ink that reads "Nancy L. Anderson".

Nancy L. Anderson

10624 S. Eastern Ave
Suite A-181
Henderson, NV 89052



DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

www.red.state.nv.us

July 27, 2015

NANCY ANDERSON
Nancy Anderson
10624 S. Eastern Avenue, Suite A-181
Henderson, NV 89052

Dear Nancy Anderson:

A review of the instructor application for Nancy Anderson has been completed.

Ms. Anderson has not been approved to instruct CE.5333001-RE - How to Nail Your Listing Presentation for which instructor applications were submitted on June 4, 2015. Ms. Anderson was administratively disciplined in July 2013, and per NAC 645.426, she may not be accepted to instruct accredited real estate courses without Commission approval.

If Ms. Anderson would like to be considered for Commission approval, she may do so by submitting an appeal against this denial in writing, no later than 30 days from the date of receipt of this letter, to:

Teralyn Thompson
Legal Administrative Officer
Real Estate Division
2501 E. Sahara Ave.
Las Vegas, NV 89104

If you have any questions, you may contact me on 702-486-4033 prompt 2 for Education.

Sincerely,

A handwritten signature in black ink, appearing to read "Ingrid Trillo".

Ingrid Trillo
CE Program Supervisor

cc: Teralyn Thompson ✓

NAC 645.426 Instructors: Requirements for and restrictions on approval; appeal of denial of approval; periodic review and evaluation. ([NRS 645.190](#), [645.343](#), [645.575](#))

1. An instructor must have written approval from the Division before teaching an approved course.

2. An applicant for approval as an instructor must apply on a form prescribed by the Division.

3. The Division shall not, without the approval of the Commission, approve a person as an instructor if the person:

(a) Has been disciplined by the Commission or the Division acting on behalf of the Commission:

(1) Within the immediately preceding 5 years; or

(2) More than one time; or

(b) Has been determined in an administrative or judicial proceeding to have violated any statute, rule, regulation or order pertaining to real estate in this or any other state.

4. A person may be approved as an instructor to teach an approved course relating to his or her principal occupation if:

(a) The person has:

(1) A bachelor's degree or a more advanced degree, plus at least 2 years of full-time experience, in the field in which he or she will be providing instruction;

(2) Teaching experience of at least 75 hours in the field in which he or she will be providing instruction within the 3 years immediately preceding the date of the person's application for approval plus at least 3 years of full-time experience in that field;

(3) At least 6 years of full-time experience in the field in which the person will be providing instruction; or

(4) Any combination of at least 6 years of college-level course work and full-time experience in the field in which the person will be providing instruction;

(b) The person has a good reputation for honesty, integrity and trustworthiness; and

(c) The person submits to the Division satisfactory documentation of his or her qualifications and a resume outlining his or her experience, education and teaching experience in the field in which the person will be providing instruction.

5. If the Division denies an application for approval as an instructor, the applicant may appeal the decision of the Division by filing an appeal with the Commission not later than 30 days after the date on which the applicant received notification of the denial of the application for approval as an instructor.

6. If the applicant files a timely appeal, the Commission will, as soon as practicable, hold a hearing concerning the denial of the application for approval as an instructor at a regularly scheduled meeting of the Commission and will:

(a) Affirm the decision of the Division to deny the application for approval as an instructor;

(b) Approve the instructor for a limited period and under such conditions as the Commission deems appropriate; or

(c) Reverse the decision of the Division to deny the application for approval as an instructor.

7. The Division shall periodically review and evaluate each approved instructor.

(Added to NAC by Real Estate Comm'n by R031-04, eff. 11-30-2004; A by R123-06, 6-1-2006)

REAL ESTATE CONTINUING EDUCATION
INSTRUCTOR APPLICATION

1. Name of Applicant: Nancy L. Anderson
Mailing Address: 10624 S. EASTERN Ave Suite A-181
City, State & Zip: Henderson NV 89052
Business Phone: 702-521-3499 Fax Number: _____
Applicant's E-Mail Address: _____

2. Name and address of school / organization or sponsor for which the applicant will instruct: CLVAR
Ready One Group

3. Title of Course which the applicant will instruct: _____
How To Nail Your Listing Presentation

4. PROOF OF QUALIFICATION MUST BE ATTACHED to include:
- Detailed resume defining dates (from-to) of schooling and experience. Describe experience in the field in which applicant is applying to instruct so that resume clearly shows how applicant is qualified to teach subject matter of course per NAC 645.426;
 - Copies of applicable documents (licenses, certificates, etc).

QUESTIONS 5, 6, AND 7 MUST BE ANSWERED BY APPLICANT:

5. Have you ever been refused approval of a license or certificate by any Federal, State, County or City agency?
Yes No **If yes, attach an explanation.**
6. Has any license or certificate held by you been suspended, revoked or subject to discipline?
Yes No **If yes, attach an explanation.**
7. Have you ever been subject to disciplinary action by any Federal, State, County or City agency?
Yes No **If yes, attach an explanation.**

INCOMPLETE SUBMISSION COULD RESULT IN DELAY OR DENIAL OF APPLICATION.

I declare under penalty of perjury under laws of the State of Nevada that the foregoing attached statement consisting of pages is true and correct.

Executed on: Jun 7, 2015
(Date)

Nancy L. Anderson
(Signature)
Nancy L. Anderson
(Print Name)

FOR NRED INTERNAL USE ONLY

Date: 7.15.15

Approved / Denied By: [Signature]

Nancy L. Anderson

2245 N. Green Valley Parkway
#210
Henderson, NV 89014

Phone: 702-521-3499
Fax: 702-454-1979
E-mail: nancanders@AOL.COM

Objective

Enjoy teaching and would like to teach in the field of Real Estate.

Education

Working on CREC and CCIM, begun teaching at GLVAR as a Junior Instructor.
2005, Completed RRG, and PMN.
2004, Broker/Salesman, CRS (Certified Residential Specialist), Working on 2ND Masters in Health Education.
2003, Property Management Permit, GRI, ABR, SRES, RRC.
2000, Master in Public Administration, University of Nevada, Las Vegas.
1999, Bachelor of Science-Health Care Administration, Minor in Business Administration, University of Nevada, Las Vegas.
Notary for over twenty years.

Positions Held

2005-Present - Employed at Zarling Realty as a Broker/Salesman.
2002-2005 -Employed at Maverick Real Estate as a Salesman.
2001-Present Employed with Maverick Real Estate, prior with Century 21 Advantage Gold and Spacefinders.
2001-2002 - Director of Community Relations for Brookdale Senior Living Services and Marriott Senior Living Services.
2001-2003 - Part-time Instructor for Las Vegas College-Medical billing and Office Procedure Classes.
2000-2001- Graduate Assistant in Health Promotion working with Dr. Henry. Responsibilities included conducting Grant Research, served as part of a writing team in the preparation of both Federal and Private Foundation Grants. Assisted Dr. Henry in coordinating and staging a series of health workshops in collaboration with a community organization, The Southern Nevada Wellness Council.
1998-2002 - Substitute Teacher K-12, Clark County School District. Current Substitute License.
1980-1996 - Owner/Office Manager in a Medical Practice.

References

Melanie A. Porter, ESQ. 7040 Laredo, Suite C, Las Vegas, NV 89117 Phone: 702-734-2445.

Haydee Docasar, M.D., 10170 S. Eastern Avenue, Suite 160, Henderson, NV 89052
702-914-7050.

*BIOGRAPHY
OF
Nancy Anderson*

Nancy has lived in the Las Vegas/Henderson area for the past thirty years and has had a real estate license since 1982. In 2004 she became a Broker/Salesman. She has a Bachelor of Science degree and a Masters in Public Administration. She also holds the following real estate designations: ABR, CREC, CRS, GRI, PMN, RRG and SRES.

Nancy is the President for the Women's Council of Realtors® 2007. She is also the 2006 CRS Member of the year.

Please help me welcome...Nancy Anderson

FILED

BEFORE THE REAL ESTATE COMMISSION

~~RES~~ 19 2013

STATE OF NEVADA

REAL ESTATE COMMISSION
BY: *[Signature]*

GAIL J. ANDERSON, Administrator
REAL ESTATE DIVISION, DEPARTMENT
OF BUSINESS & INDUSTRY,
STATE OF NEVADA,

Case No. RES 12-04-18-316
RES 12-10-13-109
RES 12-06-15-385

Petitioner,

vs.

**ORDER APPROVING STIPULATION FOR
SETTLEMENT OF DISCIPLINARY ACTION**

NANCY L. ANDERSON,

Respondent.

The Respondent's Stipulation for Settlement of Disciplinary Action having come before the Nevada Real Estate Commission (Commission) on July 16, 2013, and the Commission being fully apprised in the premises, and good cause appearing,

IT IS HEREBY ORDERED that the Stipulation for Settlement of Disciplinary Action, attached hereto as Exhibit "A" and incorporated herein, be and is hereby approved.

This Order shall become effective on the 27th day of September, 2013.

Dated this 17th day of AUGUST, 2013.

NEVADA REAL ESTATE COMMISSION

By: *[Signature]*

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EXHIBIT "A"

FILED

AUG 19 2013

BEFORE THE REAL ESTATE COMMISSION

STATE OF NEVADA

REAL ESTATE COMMISSION
BY *[Signature]*

GAIL J. ANDERSON, Administrator,
REAL ESTATE DIVISION, DEPARTMENT
OF BUSINESS & INDUSTRY,
STATE OF NEVADA,

Case No. RES 12-04-18-316
12-10-13-109
12-06-15-385

Petitioner,

vs.

**STIPULATION FOR SETTLEMENT
OF DISCIPLINARY ACTION**

NANCY L. ANDERSON,

Respondent.

This Stipulation for Settlement of Disciplinary Action (Stipulation) is entered into between the Petitioner, State of Nevada, Department of Business and Industry, Real Estate Division (Division), through its Administrator, Gail J. Anderson, and Respondent, NANCY L. ANDERSON ("Respondent" or "ANDERSON").

JURISDICTION

1. Respondent stipulates and agrees that she was at all relevant times, licensed in Nevada by the Division as alleged in the Complaint. Respondent agrees that she is subject to Nevada Revised Statutes (NRS) Chapter 645 and Nevada Administrative Code (NAC) Chapter 645 and to the jurisdiction of the Division and the Commission.

SUMMARY OF FACTUAL ALLEGATIONS SET FORTH IN COMPLAINT RES 12-04-18-316

2. RESPONDENT, at the relevant times mentioned in this Complaint, is licensed as a broker-salesperson by the Division under license number BS.0020897.MGR since 2004 and as a property manager under permit number PM.0162642.DES, both currently active, and is subject to the jurisdiction of the Division and the provisions of NRS chapter 645 and NAC chapter 645.

3. At all times relevant, RESPONDENT was associated with Maverick Real Estate and Broker Gordon D. Vician.

4. On or about October 1, 2009, RESPONDENT as the agent for Maverick Real Estate entered into a Residential Property Management Agreement with Andrea and Matt

Attorney General's Office
555 E. Washington, Suite 3900
Las Vegas, NV 89101

1 Sparrow, the owners, for the management of property located at 10784 Vineyard Pass Street,
2 Las Vegas, Nevada 89141 ("Vineyard Pass property").

3 5. On or about October 1, 2009, RESPONDENT entered into a Residential Lease
4 Agreement with tenants for the Vineyard Pass property.

5 6. During the course of RESPONDENT's management of the property, she allowed
6 the tenants to pay rent late and failed to collect any late fees pursuant to the terms of the
7 lease agreement.

8 7. RESPONDENT failed to collect rent from the tenants and allowed them to live in
9 the property rent-free from May 2011 through February 2012.

10 8. RESPONDENT failed to initiate timely eviction proceedings.

11 9. RESPONDENT failed to communicate with the owners of the property; would
12 not accept telephone calls, return voicemail messages or return email messages.

13 10. The property owners were forced to hire a new property manager in February
14 2012 in order to evict the tenants.

15 11. As a result of the prolonged non-payment of rent, the owners were unable to
16 meet their mortgage obligation on the property and were force to short sell the property..

17 12. RESPONDENT collected a security deposit of \$1,995 from the tenants.

18 13. RESPONDENT has failed to remit the security deposit to the owners or to the
19 new property manager.

20 14. On April 23, 2012, the DIVISION sent a letter to RESPONDENT requesting a
21 notarized affidavit response to the allegations in the complaint by May 7, 2012.

22 15. RESPONDENT failed to respond to the DIVISION's April 23, 2012 request.

23 16. On July 12, 2012, RESPONDENT was sent an email requesting a response and
24 documents.

25 17. On May 17, 2012, the DIVISION sent a certified letter to RESPONDENT
26 requesting a response.

27 18. To date, RESPONDENT has failed to provide a written response regarding the
28 allegations to the DIVISION.

1 **SUMMARY OF VIOLATIONS OF LAW ALLEGED IN COMPLAINT RES 12-04-18-316**

2 19. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (6) by
3 committing gross negligence or incompetence for allowing the tenants to live in the property
4 rent free for ten months.

5 20. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (6) by
6 committing gross negligence or incompetence for failing to collect late fees pursuant to the
7 lease agreement.

8 21. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (6) by
9 committing gross negligence or incompetence for failing to initiate eviction proceedings timely.

10 22. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (6) by
11 committing gross negligence or incompetence failing to deal fairly with all parties to the
12 transaction by routinely failing to communicate with the owners of the property.

13 23. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (11)(b)
14 by failing to supply a written response to the DIVISION and impeding the investigation of the
15 DIVISION.

16 **SUMMARY OF FACTUAL ALLEGATIONS SET FORTH IN COMPLAINT RES 12-10-13-109**

17 24. RESPONDENT, at the relevant times mentioned in this Complaint, is licensed as
18 a broker-salesperson by the Division under license number BS.0020897.MGR since 2004 and
19 as a property manager under permit number PM.0162642.DES, both currently active, and is
20 subject to the jurisdiction of the Division and the provisions of NRS chapter 645 and NAC
21 chapter 645.

22 25. At all times relevant, RESPONDENT was associated with Maverick Real Estate
23 and Broker Gordon D. Vician.

24 26. RESPONDENT as the agent for Maverick Real Estate entered into Residential
25 Property Management Agreements with Scott Fujiwara, the owner, for the management of
26 properties located at 2745 Jenny Diane Drive units A, B, C and D, Las Vegas Nevada; 5401
27 Lazy Meadow Court, Las Vegas Nevada; and 4332 Cinema Avenue, North Las Vegas,
28 Nevada.

1 27. RESPONDENT failed to use reasonable efforts to rent the properties, leaving
2 them vacant for two to eight months.

3 28. RESPONDENT failed to perform regular inspections of the properties which
4 allowed the Lazy Meadow property to develop a problem with mold.

5 29. RESPONDENT failed to forward rents to owner.

6 30. On or about February 16, 2011, the owner terminated the property management
7 agreements with RESPONDENT.

8 31. Upon termination, the owner demanded all lease paperwork, rents owned and
9 security deposits.

10 32. RESPONDENT failed to transfer the money and documents to owner despite
11 numerous requests.

12 33. October 17, 2011, the DIVISION sent a letter to RESPONDENT requesting a
13 notarized affidavit response to the allegations in the complaint by October 31, 2011.

14 34. RESPONDENT failed to respond to the DIVISION's October 17, 2011 request.

15 ...

16 35. On July 12, 2012, RESPONDENT was sent an email requesting a response and
17 documents.

18 36. On January 4, 2012, the DIVISION sent a certified letter to RESPONDENT
19 requesting a response.

20 37. To date, RESPONDENT has failed to provide a written response regarding the
21 allegations to the DIVISION.

22 **SUMMARY OF VIOLATIONS OF LAW ALLEGED IN COMPLAINT RES 12-10-13-109**

23 38. RESPONDENT violated NRS 645.630(1)(f) for failing to remit money which
24 belongs to others within a reasonable time.

25 39. RESPONDENT violated NRS 645.633(1)(h) pursuant to NAC 645.605(6) by
26 committing gross negligence or incompetence for failing to perform regular inspections of the
27 properties managed.

28 ...

1 40. RESPONDENT violated NRS 645.633(1)(h) pursuant to NAC 645.605(6) by
2 committing gross negligence or incompetence for failing to use reasonable efforts to rent the
3 properties pursuant to the Residential Property Management Agreements.

4 41. RESPONDENT violated NRS 645.633(1)(h) pursuant to NAC 645.605(11)(b) by
5 failing to supply a written response to the DIVISION and impeding the investigation of the
6 DIVISION.

7 **SUMMARY OF FACTUAL ALLEGATIONS SET FORTH IN COMPLAINT RES 12-06-15-385**

8 42. RESPONDENT, at the relevant times mentioned in this Complaint, is licensed as
9 a broker-salesperson by the Division under license number BS.0020897.MGR since 2004 and
10 as a property manager under permit number PM.0162642.DES, both currently active, and is
11 subject to the jurisdiction of the Division and the provisions of NRS chapter 645 and NAC
12 chapter 645.

13 43. At all times relevant, RESPONDENT was associated with Maverick Real Estate
14 and Broker Gordon D. Vician.

15 44. RESPONDENT was the listing agent for a property located at 10301 Rainy
16 Breeze, Las Vegas, Nevada in January 2012.

17 45. The property was a short sale and Yvette Mejia, through her agent, made an
18 offer on the property on January 25, 2012.

19 46. The offer was accepted by the seller on January 28, 2012.

20 47. Ms. Mejia's agent made contact with RESPONDENT on a weekly basis
21 thereafter, but RESPONDENT failed to communicate regarding the transaction.

22 48. On or about April 10, 2012, the bank holding the first lien approved the sale.

23 49. RESPONDENT did not communicate the first lienholder's approval to Ms. Mejia
24 and her agent until May 7, 2012.

25 50. The approval closing date was May 14, 2012, so an extension was requested
26 due to the late notice from RESPONDENT.

27 51. Then Ms. Mejia and her agent learned that there was a second lienholder on the
28 property. RESPONDENT failed to communicate this fact to Ms. Mejia or her agent.

1 52. Thereafter, RESPONDENT failed to respond to Ms. Mejia or her agent.

2 53. On June 13, 2012, the DIVISION sent a letter to RESPONDENT requesting a
3 response to Ms. Mejia's complaint and a copy of the transaction documents by June 27, 2012.

4 54. RESPONDENT failed to respond to the DIVISION's June 13, 2012 request.

5 55. On July 12, 2012, RESPONDENT was sent an email requesting a response and
6 documents.

7 56. On July 12, 2012, the DIVISION sent a certified letter to RESPONDENT
8 requesting a response and the documents.

9 57. To date, RESPONDENT has failed to provide a written response regarding the
10 allegations and has failed to provide any of the requested documents to the DIVISION.

11 **SUMMARY OF VIOLATIONS OF LAW ALLEGED IN COMPLAINT RES 12-06-15-385**

12 58. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (6) by
13 committing gross negligence or incompetence for failing to deal fairly with all parties to the
14 transaction by failing to communicate with the buyer to the transaction.

15 59. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (10) by
16 committing gross negligence or incompetence for failing to acquire knowledge or all material
17 facts that are reasonably ascertainable and are of customary or express concern and convey
18 that knowledge to the parties by failing to communicate the fact of a second lienholder.

19 60. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (11)(b)
20 by failing to supply a written response to the DIVISION and impeding the investigation of the
21 DIVISION.

22 61. RESPONDENT violated NRS 645.633 (1)(h) pursuant to NAC 645.605 (11)(a)
23 by failing to produce documents requested by the DIVISION and impeding the investigation of
24 the DIVISION.

25 **DISCIPLINE AUTHORIZED**

26 62. For each violation of NRS 645 and/or NAC 645, the Commission is empowered
27 to impose an administrative fine of not more than \$10,000.00 per violation. For each violation
28 of NRS 645 and/or NAC 645, the Commission is also empowered to suspend, revoke or place

1 conditions on the license of Respondent. Pursuant to NRS 622.400, the Commission is
2 authorized to impose the costs of this proceeding upon the Respondent, including
3 investigative costs and attorney's fees.

4 **SETTLEMENT**

5 63. The Division was prepared to present its case based upon the Complaint filed
6 with the Commission and the Respondent was prepared to defend against the Complaint.

7 64. Respondent admits to the facts and violations of law as alleged in the Complaint.
8 The Parties desire to compromise and settle the instant controversy upon the following terms
9 and conditions.

10 65. Respondent agrees to a voluntary revocation of Property Management Permit
11 PM.0162642.DES. Respondent may not apply for a property management permit for five
12 years from the effective date of the Order approving Settlement Agreement.

13 66. Respondent agrees that her broker-salesperson license will be downgraded to a
14 salesperson license. Respondent may not apply for a broker or broker-salesperson license
15 for five (5) years from the effective date of the Order approving Settlement Agreement.

16 67. Respondent agrees to pay to the Division Twenty Thousand Dollars
17 (\$20,000.00) in an administrative fine. The first payment of \$5,000.000 shall be due within 30
18 days of the effective date of the Commission's Order Approving Stipulation. Then thirty (30)
19 additional installment payments of \$500.00 shall be due on the 15th day of each month
20 following the initial payment, until the administrative fine is paid in full. No grace period is
21 permitted. Any installment payment not actually received by the Division on or before its due
22 date shall be construed as an event of default by the Respondent.

23 68. In the event of default, Respondent agrees that her license shall be immediately
24 suspended, the unpaid balance of the administrative fine shall become immediately
25 accelerated, and the unpaid balance, together with any attorney's fees and costs that may
26 have been assessed, shall be due in full to the Division within ten calendar days of the date of
27 default. Respondent agrees that the suspension of her license shall continue until the unpaid
28 . . .

1 balance is paid in full. Further, debt collection actions for unpaid monetary assessments in
2 this case may be instituted by the Division.

3 69. Respondent agrees to attend three (3) hours of "What Every Licensee Should
4 Know" continuing education, three (3) hours of Ethics designated courses, and three (3) hours of
5 Contracts designated courses, all to be completed within six months of the Effective Date of the
6 Commission's Order Approving Stipulation. The hours must be live education and will not count
7 towards Respondent's continuing education requirements. Respondent agrees that her
8 license(s) shall be immediately suspended if she fails to timely attend and complete the above
9 continuing education. Respondent agrees that the suspension of her license(s) shall continue
10 until the continuing education is completed.

11 70. The Division agrees not to pursue any other or greater remedies or fines in
12 connection with Respondent's alleged conduct referenced herein.

13 71. Respondent and the Division agree that by entering into this Stipulation, the
14 Division does not concede any defense or mitigation Respondent may assert and that once
15 this Stipulation is approved and fully performed, the Division will close its file in this matter.

16 72. Respondent agrees that if the administrative fine is not paid within the time
17 period set forth hereinabove, or the continuing education is not timely completed, the Division
18 may, at its option, rescind this Stipulation and proceed with prosecuting the Complaint before
19 the Commission.

20 73. Respondent agrees and understands that by entering into this Stipulation,
21 Respondent is waiving her right to a hearing at which Respondent may present evidence in
22 her defense, her right to a written decision on the merits of the complaint, her rights to
23 reconsideration and/or rehearing, appeal and/or judicial review, and all other rights which may
24 be accorded by the Nevada Administrative Procedure Act, the Nevada Real Estate Brokers
25 and Salespersons statutes and accompanying regulations, and the federal and state
26 constitutions. Respondent understands that this Agreement and other documentation may be
27 subject to public records laws. The Commission members who review this matter for approval
28 of this Stipulation may be the same members who ultimately hear, consider and decide the

1 Complaint if this Stipulation is either not approved by the Commission or is not timely
2 performed by Respondent. Respondent fully understands that she has the right to be
3 represented by legal counsel in this matter at her own expense.

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

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

9 76. Approval of Stipulation. Once executed, this Stipulation will be filed with the
10 Commission and will be placed on the agenda for approval at its July 2013 public meeting.
11 The Division will recommend to the Commission approval of the Stipulation. Respondent
12 agrees that the Commission may approve, reject, or suggest amendments to this Stipulation
13 that must be accepted or rejected by Respondent before any amendment is effective.

14 77. Withdrawal of Stipulation. If the Commission rejects this Stipulation or suggests
15 amendments unacceptable to Respondent, Respondent may withdraw from this Stipulation
16 and the Division may pursue its Complaint before the Commission at the Commission's next
17 regular public meeting.

18 78. Release. In consideration of execution of this Stipulation, the Respondent for
19 himself or herself, his or her heirs, executors, administrators, successors, and assigns, hereby
20 release, remise, and forever discharge the State of Nevada, the Department of Business and
21 Industry and the Division, and each of their respective members, agents, employees and
22 counsel in their individual and representative capacities, from any and all manner of actions,
23 causes of action, suits, debts, judgments, executions, claims, and demands whatsoever,
24 known and unknown, in law or equity, that the Respondent ever had, now has, may have, or
25 claim to have, against any or all of the persons or entities named in this section, arising out of
26 or by reason of the Division's investigation, this disciplinary action, and all other matters
27 relating thereto.

28 . . .

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

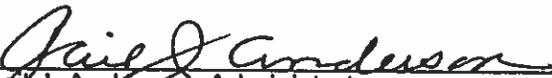
9 80. Respondent has signed and dated this Stipulation only after reading and
10 understanding all terms herein.

11
12 Dated: 07/16/13

By: 
NANCY ANDERSON, Respondent

13
14 Dated: 7/16/13

State of Nevada
Department of Business and Industry
Real Estate Division

By: 
Gail J. Anderson, Administrator

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17
18 Approved as to form:

19 Dated: 7-16-13

20 CATHERINE CORTEZ MASTO
21 Attorney General

22
23 By: 
24 Kimberly A. Arguello
25 Senior Deputy Attorney General
26 Attorney for the Real Estate Division

27 By: _____
28 Respondent Counsel (if any)