

Rebecca Hardin

From: catramus@aol.com
Sent: Wednesday, June 01, 2016 9:51 AM
To: Rebecca Hardin
Subject: Re: NRED v Catherine C Ramus Case #12-01-29-226

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Dear Rebecca Hardin,

I just received your letter in the mail titled State of Nevada outlining a payment schedule & the Order Approving Stipulation. I have questions I'd like to ask of you.

1. I have not worked since 11/2011. I do not have income. I just finished in March of this year having my 2012, 2013, 2014, 2015 taxes completed because I have had no money to pay to have them done. I borrowed money to get them completed. My tax returns show I have not worked or received income in all those years. I've had expenses to live by but I live a frugal life and have pending debt unpaid. I have been unemployed since 11/2011 when I left Las Vegas. I had to close our realty office and had no assets.

I moved myself & my cancer stricken father to California and cared for him until last year (2015) when he passed away. I have not re-established myself here yet.

2. My past attorney advised me (a couple of years after the case closed) that I should petition the courts to reduce the fines on me due to the fact **that** my ex-husband, who was also fined by DRE and ordered to pay restitution, had paid much of what was ordered as pay back/restitution. My ex-husband stayed **in Las Vegas** and practiced real estate with an active **license** and worked for the past few years under Bill Rowan Real Estate and paid off much **of the debt**. We were married while the payoffs were made **and our divorce was finalized on November 25, 2013**. I received no alimony, **but the moneys I did receive went** to paying off my attorney for the DRE case & divorce. My ex-husband Mark Ramus passed away April 15, 2015. **I am sure** the Division shows how much he did pay back to date **through Bill Rowan Real Estate? I would like an accounting of these figures**. **Mark Ramus** had told me he was close to paying it off. **All** the property management accounts have been given over to Bill Rowan **Real Estate** now. Income producing accounts that I helped attain while licensed. Mark Ramus estate is in probate (intestate) and **has little to no assets**. **His sister is heir to his estate**. It is ongoing.

3. I can not make the scheduled deadline outlined in the letter **dated** July 18, 2016. I can not have a real estate license back per the letter you sent me and at 56 I do not have skills to start a new career. I have not qualified for any financial assistance from any governmental source throughout these past years. I live with a roommate. How else can I handle these large fines? **I am asking for your assistance**.

4. **Can I please** qualify to have a real estate license back here in California? This could make it possible for me to earn income to be able to pay the fines. My ex-husband Mark Ramus was allowed his **license even** though he was a Co-Owner with me in this legal case.

I look forward to hearing back answers so I know how to proceed.

Sincerely,
Catherine C Ramus
Phone: 909-709-1199