

SENT VIA CERTIFIED MAIL WITH A RETURN RECEIPT AND BY EMAIL

MAY 05 2017

Dept of Business & Industry Real Estate Division-LV

P113

MAY 08 2017

May 2nd, 2017

Real Estate Division State of Nevada 3300 W. Sahara Ave., Suite 350 Las Vegas, NV 89102 Attn: Legal Administrative Officer

Keith E. Kizer Senior Deputy Attorney General 555 E. Washington Ave., Suite 3900 Las Vegas, NV 89101

Re: NRED vs. Beth S. Gardner - Case No. 2016-1775

Honorable Madam/Sir:

I am in receipt of the Complaint and Notification of Hearing in the above-captioned case. I am submitting this letter as my response to the Complaint.

I recognize the jurisdiction of the Division, and I admit to each and every factual allegation set forth in the Complaint. I was wrong, and I accept sole and full responsibility for my indefensible actions.

I sincerely apologize to the Nevada Real Estate Division, to the Commission, to my broker, to the entire real estate community, and to anyone else who has been affected by my lapse in judgment. I also understand that contrition is not enough and that my inexcusable actions must have consequences. The Division and the Commission have broad discretion in formulating a remedy for my transgressions, and my only hope is that they will exercise its discretion with a full understanding of who I am, what I did, and why.

In this connection, and by no means as an excuse for my actions, allow me to recap the sequence of events which led to those actions. On March 25th, 2016, I went to the Nevada Real Estate Division to renew my license and submitted my paperwork, along with certificates for 24 hours of continuing education, just as I had done in 2004, 2006, 2008, 2010 and 2012. I was then informed that I needed an additional 24 hours of continuing education. I immediately took 12 hours of on-line courses, but was unable to find sufficient classroom courses to take before the March 31th expiration date of my license. I signed up for 5 classroom courses in April, all of which I completed; in the meantime, though, I was facing the expiration of my license and the inability to serve my clients. My decision to recycle some old CE certificates with altered dates was a completely impermissible solution to the problem, but I took the altered certificates along with the legitimate on-line certificates to the Division, paid a fine, and renewed my license on March 30th, 2016. When my duplicity became evident, on or about on April 10th, my license was suspended, and not reinstated until I finished my continuing education courses on April 22th.

For my entire 26-year career in real estate, there has never, until now, been a shadow of a doubt about my compliance with all laws and regulation, nor about my high ethical standards. I have never had a

complaint lodged against me in Nevada or elsewhere, nor any adverse action from any regulatory body. So, what was I thinking? That's just it: I wasn't thinking. Panic set in, and I made the inexcusable choice to sacrifice integrity for expedience. What I did should never have happened, but it did. What I know to a moral certainty is that nothing of this kind will ever happen again. Whatever it takes to convince you of that, I will do. I can only pray that you will use your discretion to fashion a remedy that does not involve revocation of my real estate license and, with that, the opportunity to continue to make a living. If that kind of remedy is agreeable, I would willingly accept a negotiated settlement. If not, I will need to request a continuance, so that I may seek legal counsel and prepare for a hearing at a later date.

Respectfully submitted,

BS Saidner

Beth S. Gardner