

**FILED**

APR 10 2018

REAL ESTATE COMMISSION  
BY *Robert H. Hark*

1 LEE A. DRIZIN, ESQ.  
Nevada Bar No. 4971  
2 LESTER A. BERMAN, ESQ.  
Nevada Bar No. 0149  
3 LEE A. DRIZIN, CHTD.  
2460 Professional Court, Suite 110  
4 Las Vegas, Nevada 89128  
(702) 798-4955 FAX (702) 798-5955  
5 lee@leedrizin.com  
lesberman@leedrizin.com  
6 Attorneys for Reda Maria Guden

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8 **BEFORE THE REAL ESTATE COMMISSION**  
**STATE OF NEVADA**

9 SHARATH CHANDRA, Administrator,  
10 REAL ESTATE DIVISION,  
11 DEPARTMENT OF BUSINESS &  
INDUSTRY, STATE OF NEVADA,

Case No.: 2016-2130

12 Petitioner,

13 vs.

14 REDA MARIA GUDEN,

15 Respondent.

16 **ANSWER TO COMPLAINT**

17 Respondent, Reda Maria Guden, by and through her attorney, Lee A. Drizin, Esq.  
18 of Lee A. Drizin Chtd., hereby answers the Complaint of Petitioner and admits, denies and  
19 alleges as follows:

20 **JURISDICTION**

21 Respondent admits that jurisdiction in this matter with the Division and Commission  
22 is proper.

23 **FACTUAL ALLEGATIONS**

24 1. Answering Paragraphs 1, 2, 4, 7, 9, 10, 12, 14, 15, 17, 18, 19, 21, 22, 23, 24,  
25 25, 26, 27 and 28 of the Complaint, Respondent admits the allegations contained within  
26 said paragraphs.

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1           2.        Answering Paragraph 3 of the Complaint, Respondent denies that Account  
2 5702 is the correct account number for the account referenced in this Paragraph and  
3 hereby incorporates by reference this denial into Paragraphs 4, 5, 15, 17, 18, 21, 22, 23,  
4 24, 25, 31, 37, 38, 39 and 40. The correct account number is XXXXXX5072.

5           3.        Answering Paragraph 6 of the Complaint, Respondent denies that Account  
6 8742 was an operating account for American First Realty, LLC as such account was used  
7 solely for the collection of rents and payment for expenses related to certain properties  
8 managed by Davit Hakobyan. Expenses for American First Realty, LLC were not paid from  
9 this account.

10          4.        Answering Paragraphs 8 and 20 of the Complaint, Respondent denies each  
11 and every allegation therein.

12          5.        Answering Paragraph 11 of the Complaint, Respondent admits that the  
13 account existed at JP Morgan Chase Bank but denies the remaining allegations contained  
14 in said Paragraph as such account was used solely for the security deposits related to  
15 certain properties managed by Davit Hakobyan. Expenses for American First Realty, LLC  
16 were not paid from this account.

17          6.        Answering Paragraph 13 of the Complaint, Respondent admits that the  
18 account existed at Bank of the West but denies the remaining allegations contained in said  
19 Paragraph as such account was used solely for the security deposits related to certain  
20 properties managed by Davit Hakobyan. Expenses for American First Realty, LLC were not  
21 paid from this account.

22          7.        Answering Paragraph 16 of the Complaint, Respondent admits that security  
23 deposits were deposited into Account 8303 but no rents were deposited into that account.

24                                **VIOLATIONS**

25          8.        Answering Paragraphs 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41 and 42  
26 of the Complaint, Respondent denies each and every allegation contained within said  
27 Paragraphs.  
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1 **DISCIPLINE AUTHORIZED**

2 9. Answering Paragraphs 43 and 44 of the Complaint, and without admitting any  
3 violations of law, Respondent admits the allegations contained in said Paragraphs.

4 10. Paragraph 45 of the Complaint is not an allegation which requires an answer.

5 **AFFIRMATIVE DEFENSES**

6 1. The Complaint and any allegations contained therein fail to state any violation  
7 of applicable law and should be dismissed.

8 2. At all times mentioned in the Complaint, Respondent designated all bank  
9 accounts under her control properly and in compliance with NRS 645 and NAC 645.

10 3. At all times mentioned in the Complaint, the Respondent promptly answered  
11 any and all requests for information submitted to her by the Division and cooperated with  
12 the Division in their investigation.

13 4. At all times mentioned in the Complaint, Respondent properly accounted for  
14 all funds placed under her control which belonged to third parties.

15 5. The Respondent properly transferred all funds under her control to RE/MAX  
16 Central when requested to do so and, further, made such transfers in a timely fashion.

17 6. The Petitioner is estopped from bringing the complaint herein.

18 7. Respondent made payment to the appropriate parties of all funds under her  
19 control when her property management clients transferred their business to another  
20 brokerage.

21 8. Respondent reserves her right to amend her answer herein and set forth  
22 additional affirmative defenses to the Complain if such defenses become apparent to  
23 Respondent at a later date but prior to the hearing of this matter.

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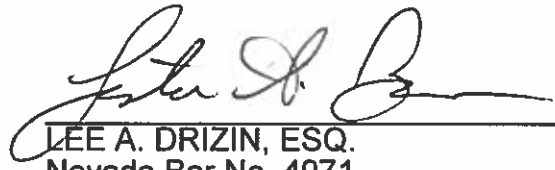
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Therefore, based on all the above, Respondent requests that the Commission find in her favor regarding the Complaint filed in this matter and dismiss such complaint without the imposition of any administrative penalties.

DATED this \_\_\_\_ day of April, 2018.

**LEE A. DRIZIN, CHTD.**



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