







1 As the Respondent, you are specifically informed that you have the right to appear and be heard  
2 in your defense, either personally or through your counsel of choice. At the hearing, the Division has the  
3 burden of proving the allegations in the complaint and will call witnesses and present evidence against  
4 you. You have the right to respond and to present relevant evidence and argument on all issues involved.

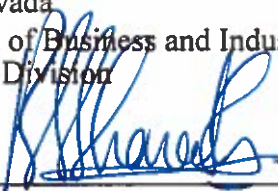
5 You have the right to call and examine witnesses, introduce exhibits, and cross-examine opposing  
6 witnesses on any matter relevant to the issues involved.

7 You have the right to request that the Commission issue subpoenas to compel witnesses to testify  
8 and/or evidence to be offered on your behalf. In making the request, you may be required to demonstrate  
9 the relevance of the witness' testimony and/or evidence. Other important rights you have are listed in  
10 NRS 645.680 through 645.990, NRS Chapter 233B, and NAC 645.810 through 645.875.

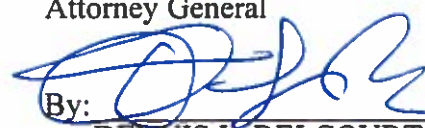
11 The purpose of the hearing is to determine if the Respondent has violated NRS 645 and/or NAC  
12 645 and if the allegations contained herein are substantially proven by the evidence presented and  
13 to further determine what administrative penalty is to be assessed against the RESPONDENT, if any,  
14 pursuant to NRS 645.235, 645.633 or 645.630.

15 DATED this 30 day of October, 2018.

16 State of Nevada  
17 Department of Business and Industry  
18 Real Estate Division

19 By:   
20 SHARATH CHANDRA, Administrator  
21 3300 West Sahara Avenue, Suite 350  
22 Las Vegas, Nevada 89102

23 ADAM PAUL LAXALT  
24 Attorney General

25 By:   
26 DENNIS L. BELCOURT (Bar. No. 2658)  
27 Deputy Attorney General  
28 555 E. Washington Avenue, Suite 3900  
Las Vegas, Nevada 89101  
(702) 486-3326  
Attorneys for Real Estate Division