

Joe Lombardo
Governor

STATE OF NEVADA



TERRY REYNOLDS
Director

SHARATH CHANDRA
Administrator

CHARVEZ FOGER
Deputy Administrator

DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

<https://red.nv.gov>

January 11, 2023

JAN O'BRIEN
950 SEVEN HILLS DRIVE #1017
Las Vegas, NV 89052

Re: CE.7083000-RE - CREATIVE FINANCING MADE EASY

Dear Sponsor:

We have received and reviewed the instructor application concerning the above referenced course
for:

➤ **KATHRYN C BOVARD**

Please note that the Division must deny this instructor application pursuant to NAC 645.426(3), which provides the following:

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)

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.

You have the right to file an appeal with the Real Estate Commission no later than 30 days from the date of receipt of this denial letter.

Send your appeal to:

Shareece Bates

Administration Section Manager
Nevada Real Estate Division
3300 W. Sahara Avenue, Suite 350
Las Vegas, NV 89102

Sincerely,

Annalyn Carrillo

Annalyn Carrillo
Education and Information Officer