

July 23, 2012

TO: The Honorable Michael A. Cherry, Chief Justice of the Nevada Supreme Court
c/o Tracie K Lindeman
Clerk of the Supreme Court
201 South Carson Street
Carson City, NV 89701

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TRACIE K. LINDEMAN
CLERK OF SUPREME COURT
BY *[Signature]*
CHIEF DEPUTY CLERK

RE: ADKT 0435 Proposed Mediation Rule Changes

Dear Supreme Court Justices:

In the summer of 2010, some people engaged in unsafe business practices resulting in loss of human life, wildlife and the economic devastation of an entire region of the U.S. Since then, these people have been making reparations including payment of billions of dollars to anyone adversely impacted by the misbehavior. The perpetrators have also spent several million dollars on a nationwide publicity campaign proclaiming to have resurrected their civic charm to the residents of this area. Thank you, British Petroleum (BP).

For the most part, our federal and state governmental bodies have treated the collapse of housing values like it was an Act of God, similar to what Hurricane Katrina did to the Gulf Coast Region rather than what BP did. Many individuals and companies conspired to create the ongoing catastrophe that touches the lives of nearly all Nevada residents through diminished property values and fewer public services due to decreased tax revenues.

In 2006, I bought a home in Las Vegas for \$200,000 that was appraised for \$220,000. In August, 2010, I discovered the home's value to be about \$60,000. By that time, I'd spent more than \$70,000, including a \$22,000 down payment and over \$50,000 in mortgage payments, and still owed more than \$150,000 on the property. I contacted the loan servicer's distressed mortgage assistance office and had, what appeared to be, several successful meetings towards getting a loan modification. I suspended the process when I was encouraged by a mortgage loan supervisor who was "... in from Phoenix for a few days to train the rest of us," to submit a fraudulent application. She said, "... (I'd) have a better chance of getting the loan modified" by under reporting some expenses.

In December, 2010, the house became 'bank owned' and was sold in July, 2011, for \$26,000. I believe many illegal acts were committed against me throughout the process from purchase to eviction. I own residential property in six Nevada counties and have a myriad of similar misadventures that have transpired in the past few years.

I see a fairly simple addition to the Foreclosure Mediation Program (FMP) Rules that could have an extremely valuable impact on the program.

In October, 2011, AB 284 criminalized illegal foreclosure in Nevada. I suggest imposing similar sanctions for anyone found participating illegally in the FMP. According to program administration statistics, 36% of the mediations held in the last six months of 2011 were cancelled due to an improper party attempting to falsely represent ownership interest in the subject property.

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DEPUTY CLERK

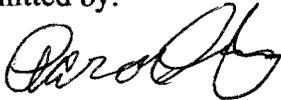
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Most mortgage loan servicers are merely vendors with no more ownership status than the neighbor's kid who mows the lawn. They've been gaming the FMP for their own benefit since its inception. The result has been thousands of Nevada homeowners have been illegally 'bluffed' out of their properties with the assistance of mediators who didn't, or couldn't follow the rules establishing legal status of the foreclosing party.

AB 284 has stopped the bulk of illegal foreclosings in Nevada. Adding an enforceable criminal penalty to the FMP Rules should have a similar effect on the illegal activity that, I'll submit, is currently being promoted by the absence of any significantly detrimental consequence.

As a resident who began buying Nevada real estate in 1971 and is 'too small to fail,' I'm moving forward to hold illegal actors accountable for their actions to help restore lawfulness and economic stability in our communities. As my neighbors, I encourage each member of the Nevada Supreme Court to do whatever he, or she can do to achieve this same goal.

Submitted by:

A handwritten signature in black ink, appearing to read 'Aaron Ging', written in a cursive style.

Aaron Ging, P.O. Box 20634, Reno, NV 89515