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NVB 105-1(Effective 1/15)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

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VERIFICATION OF QUALIFICATIONS TO ACT AS MEDIATOR IN THE MORTGAGE MODIFICATION MEDIATION (MMM)

Name: DENISE MIKRUT

Bar ID (list all applicable state bar numbers): 6743

Address: 9105 W. Flamingo Rd., #1043, Las Vegas, NV 89147

Phone Number: 702-475-2135 E-mailAddress: dmikrutmslaw@aol.com

In accordance with Administrative Order 2014-08, I verify that I am qualified for and agree to serve as a mediator for a period of three years, after which I must reapply, under this rule as follows:

1. Minimum Qualifications to act as a Mediator in the Nevada MMM program: (check one)

   [X] I am an active and licensed member of the Nevada Bar and have been admitted to practice in a state or federal court for at least the past 7 years.

   [ ] I am a retired Nevada state court judge or federal judge.

   [ ] Notwithstanding the 3 year period to act as a mediator above, I am an active and licensed member of the Florida bar and an approved member on the Register of Mediators with the Clerks of the United States Bankruptcy Courts for the Districts of Florida and will accept MMM Assignments for a period limited to one year commencing January 1, 2015 and ending December 31, 2015.

2. Additional Qualifications to be considered: (check all that apply)

   [ ] I have completed a minimum of a 40 hour course on mediation offered by an accredited mediation school. (ATTACH CERTIFICATE TO THIS SHEET)

   [X] I have completed at least 25 mediation sessions.

   [X] I am a full [ ] or part-time [X] bankruptcy practitioner with 10 years' experience.

   [X] I am a registered user on PACER and CM/ECF.

[X] I have working knowledge of HAMP I and II, as well as other Governmental and banking mortgage modification programs (please list):

VA and FHA modifications and HAFA. Have also reviewed internal modification programs offered by banks such as Bank of America, Chase, and Wells Fargo.

[X] Add here any other relevant factors that should be considered:

I have been a Mediator for the State of Nevada Foreclosure Mediation program since 2009 and have conducted a countless number of hearings during this time. In addition, I have occasionally represented both Homeowners and Lenders/Beneficiaries at these hearings so I am familiar with all party positions to the foreclosure mediation process. Finally, I have counseled clients who either considered bankruptcy or have filed for bankruptcy protection when challenged by a pending residential foreclosure.

3. Additional required information: (answer all that apply)

[X] There are or have been no disciplinary proceedings instituted against mediator, nor any suspension of any license, certificate or privilege to appear before any judicial, regulatory or administrative body, or any resignation or termination in order to avoid disciplinary or disbarment proceedings, except as described in detail below:

The only disciplinary proceedings instituted against mediator were dismissed.

[X] Mediator has never been denied admission to the State Bar of Nevada. (Give particulars of ever denied admission):

[X] Mediator is a member of good standing in all the following Bar Associations:

Nevada, Arizona, and Michigan

4. I have taken the oath or affirmation prescribed by 28 U.S.C. §453 and have attached proof thereof to this Verification.

5. I agree to accept the current compensation rate established by the United States Bankruptcy Court District of Nevada.

6. I am familiar with and will comply with all notice and reporting requirements as implemented in Administrative Order 2014-08 and the MMM Program Procedures and Forms.

7. I will disclose to the court any bias or prejudice which may disqualify me as a mediator.

8. I will accept referrals for cases filed in the southern division.

I certify under penalty of perjury that all the information on this form is true.

By: Denise Mikrut
(Signature)

Denise MIKRUT
(Print Name)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

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MEDIATOR'S OATH

Each mediator of the United States Bankruptcy Court shall take the following oath or affirmation before performing the duties of his office:

"I, Denise Mikrut *do solemnly swear or affirm that I will administer justice without respect to persons, and do equal rights to the poor and to the rich, and that I will faithfully and impartially discharge and perform all the duties incumbent upon me as a mediator for the United States Bankruptcy Court, District of Nevada, under the Constitution and laws of the United States."*

By: Denise Mikrut
(Signature)

DENISE MIKRUT
(Print Name)

SWORN TO AND SUBSCRIBED

before me on NOV. 26, 2014.

by Denise Rutherford.

NOTARY PUBLIC, State of NEVADA, County of CLARK

My Commission Expires:

DENISE RUTHERFORD
Notary Public, State of Nevada
Appointment No. 09-11695-1
My Appt. Expires Jan 18, 2018

THIS FORM MUST BE FILED WITH THE CLERK'S OFFICE AT 300 LAS VEGAS BOULEVARD SOUTH, LAS VEGAS, NV 89101.
YOU MAY ATTACH A ONE PAGE RESUME TO THIS VERIFICATION.