

**SUPREME COURT OF ARIZONA
FIDUCIARY BOARD**

**IN THE MATTER OF LICENSED
FIDUCIARY:**

No. FID- NFC-24-0043

FIDUCIARY SOLUTIONS, LLC.

License Number [REDACTED]

FINAL ORDER

On April 23, 2025, the Fiduciary Board (“Board”) filed a Notice of Formal Statement of Charges and Right to Hearing in the above-captioned matter with the Presiding Disciplinary Judge, the Honorable Lisa A. VandenBerg. Fiduciary Solutions, LLC (“Fiduciary Solutions”) failed to file an Answer and did not request a hearing. The Board finds Fiduciary Solutions is in default and the Factual Allegations of Misconduct contained in Exhibit A are deemed admitted pursuant to Arizona Code of Judicial Administration (“ACJA”) ACJA § 7-201(H)(11). The Board holds the authority to proceed with this action under ACJA § 7-201(D)(5)(c).

JURISDICTION

Pursuant to ACJA § 7-201(D)(1)(a), the Arizona Supreme Court (“Court”) is responsible for administering the fiduciary program and for adopting rules for the implementation and administration of all certification programs, including minimum qualifications, certification and disciplinary processes and a code of conduct.

Pursuant to ACJA § 7-201(D)(5)(c)(1)(g) and ACJA § 7-202(H), the Court’s regulatory boards make all final decisions on the disposition of a complaint.

Pursuant to ACJA § 7-201(H)(10) and ACJA § 7-202(H), the Board served Notice of Formal Statement of Charges and Right to Hearing to Fiduciary Solutions on June 10, 2025. The Board has jurisdiction over this matter as Fiduciary Solutions was licensed as a fiduciary

1 business entity effective July 31, 2001, and its license has been renewed without interruption and
2 remains active.

3 Pursuant to ACJA § 7-201(H) and ACJA § 7-202(H), the matter was investigated, and
4 Fiduciary Solutions was provided an opportunity to respond to the complaint, participate in the
5 investigation of the complaint, file an Answer to the Notice of Formal Statement of Charges, and
6 request a hearing.

7 **PROCEDURAL HISTORY**

8 A. On October 16, 2024, the Certification and Licensing Division (“Division”) received a
9 complaint involving Temesio and Fiduciary Solutions, containing four allegations:

- 10 1) Fiduciary Solutions, LLC and Veronica Benech-Temesio failed to provide an agreement
or contract showing the fiduciary rate of compensation.
- 11 2) Fiduciary Solutions, LLC and Veronica Benech-Temesio did not comply with the terms
of a court order involving an informal accounting.
- 12 3) Fiduciary Solutions, LLC and Veronica Benech-Temesio did not provide a complete
informal accounting by failing to include all fiduciary billing invoices.
- 13 4) Fiduciary Solutions, LLC did not prudently manage the estate by:
 - 14 a) Billing the estate at inconsistent hourly rates and for performing the same tasks.
 - 15 b) Inflating the time expended on tasks and overbilling.

16 B. On November 25, 2024, the Division, via United States Postal Service certified mail and
17 by email to a valid point of contact, forwarded Fiduciary Solutions a copy of the complaint and
18 notice of the ACJA § 7-201(H)(3)(c) requirement it submits a written response to the complaint
19 within 30 days. Division records confirm delivery of the mailing on December 2, 2024.

20 C. Fiduciary Solutions provided a timely written response to the complaint on December
21 23, 2024, as required by ACJA § 7-201(H)(3)(c).

22 D. On January 27, 2025, the Division notified Fiduciary Solutions, via United States mail
23 and by email, the Division’s investigation yielded an additional allegation that, if substantiated,
24 would be included in the final Investigation Summary, Determination, Probable Cause Review,
25 and Recommendation Report (“Investigation Summary”) as an additional finding.

The additional allegation was identified as Allegation 5:

1 5) Fiduciary Solutions, LLC and Veronica Benech-Temesio received compensation from
2 the P. Streit Irrevocable Special Needs Trust for fiduciary fees when the trust did not
3 allow for compensation of fees.

4 E. The licensee was given an opportunity to respond to the additional allegation. Fiduciary
5 Solutions responded on January 27, 2025. The Division's investigation substantiated Allegation
6 5 and included it as an Additional Finding in the Investigation Summary.

7 F. On April 23, 2025, under ACJA § 7-201(H)(5)(a)(3), Probable Cause Evaluator, Jeffrey
8 Schrade, entered a finding probable cause exists in Allegations 1, 2, 4 and 5, as detailed in the
9 Investigation Summary, attached as Exhibit A, in complaint number 24-0043.

10 G. On April 23, 2025, Probable Cause Evaluator, Jeffrey Schrade, entered a finding
11 probable cause does not exist as to Allegation 3, as detailed in the Investigation Summary.

12 H. On May 8, 2025, the Board accepted the finding of the Probable Cause Evaluator and
13 dismissed Allegation 3, with prejudice, and entered a finding that grounds for formal disciplinary
14 action exists as to Allegations 1, 2, 4 and 5 under ACJA § 7-201(H)(6)(a). The particular sections
15 of laws, court rules, ACJA, and orders relevant to complaint numbers 24-0043 and 24-0044 are
16 ACJA §§ 7-201(F)(1), 7-201(H)(6)(a) and (k)(7),(8), ACJA §§ 7-202(F)(1), 7-202(J)(1)(a), 7-
17 202(J)(6)(a), 7-202(J)(7), A.R.S. §§ 14-10707(B), 14-10801, 14-10804, 14-10805, 14-
18 10813(A) and 14-10813(C).

19 I. The Board ordered that a Censure be issued to Fiduciary Solutions. The Board further
20 ordered that Fiduciary Solutions undergo a compliance audit.

21 J. On June 10, 2025, Fiduciary Solutions was served with a Notice of Formal Statement of
22 Charges and Right to Hearing in complaint number 24-0043. Fiduciary Solutions failed to file
23 an Answer and did not request a hearing. Kelly Crane, owner and designated principal of
24 Fiduciary Solutions expressed to the Division that she intends to dissolve Fiduciary Solutions
25

1 and is actively closing and transferring cases. Kelly Crane requested that the Board reconsider
2 the disciplinary term of Fiduciary Solutions undergo a compliance audit and for the Board to
3 consider a voluntary surrender of Fiduciary Solutions' fiduciary business license.

4 K. The Division presented a Draft Final Order to the Board at the July 10, 2025, Board
5 meeting. Kelly Crane addressed the Board regarding the dissolution of the business and asked
6 the Board to reconsider the business undergoing a compliance audit because she has been
7 actively closing and transferring cases.

8 L. On September 11, 2025, the complaint was presented to the Board. Kelly Crane
9 addressed the Board and stated that Fiduciary Solutions continues to actively close and transfer
10 cases for which Fiduciary Solutions is serving in a fiduciary capacity. Kelly Crane reported
11 having five (5) cases that are ongoing and which require additional time to complete.

12 M. On September 11, 2025, the Board reconsidered the previous discipline it imposed
13 regarding the compliance audit on Fiduciary Solutions and voted to remove the compliance audit
14 from the Final Decision and Order.
15

16 **FINDING OF FACTS**

17 Fiduciary Solutions having failed to file an Answer, the Board finds Fiduciary Solutions
18 in default and the Factual Allegations of Misconduct contained in Exhibit A are deemed admitted
19 under ACJA §7-201(H)(11). On May 8, 2025, the Board adopted the Factual Allegations of
20 Misconduct in Exhibit A as the Findings of Fact in this matter.
21

22 **CONCLUSIONS OF LAW**

23 The Board adopts the Conclusions of Law contained in Exhibit A as the Conclusions of
24 Law in this matter.

25 **FINAL DECISION and ORDER**

1 Having adopted the above-referenced findings and conclusions, the Board orders the
2 following disciplinary sanction in complaint number 24-0043.

3 a) Censure the fiduciary business entity license of Fiduciary Solutions, LLC.

4 DATED this 30 day of September, 2025,

5 

6
7 The Honorable Jennifer Perkins, Chair
8 Fiduciary Board

9 Copies of the foregoing mailed and emailed this 1 day of October 2025 to:

10
11 Fiduciary Solutions, LLC

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13
14 Eryn McCarthy
15 Section Chief Counsel
16 Agency Counsel Section
17 Office of the Arizona Attorney General

18 

19 Jim Morrow
20 Chief Counsel
21 Administrative Office of the Courts

22 

23 By: _____

24 Pasquale Fontana
25 Complaints and Audit Unit Manager
Certification and Licensing Division